

# ALL THE YEAR ROUND.

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## THE MOONSTONE.

BY THE AUTHOR OF "THE WOMAN IN WHITE," &c. &c.

### CHAPTER VIII.

HERE, for one moment, I find it necessary to call a halt.

On summoning up my own recollections—and on getting Penelope to help me, by consulting her journal—I find that we may pass pretty rapidly over the interval between Mr. Franklin Blake's arrival and Miss Rachel's birthday. For the greater part of that time the days passed, and brought nothing with them worth recording. With your good leave, then, and with Penelope's help, I shall notice certain dates only in this place; reserving to myself to tell the story day by day, once more, as soon as we get to the time when the business of the Moonstone became the chief business of everybody in our house.

This said, we may now go on again—beginning, of course, with the bottle of sweet-smelling ink which I found on the gravel walk at night.

On the next morning (the morning of the twenty-sixth) I showed Mr. Franklin this article of jugglery, and told him what I have already told you. His opinion was, not only that the Indians had been lurking about after the Diamond, but also that they were actually foolish enough to believe in their own magic—meaning thereby the making of signs on a boy's head, and the pouring of ink into a boy's hand, and then expecting him to see persons and things beyond the reach of human vision. In our country, as well as in the East, Mr. Franklin informed me, there are people who practise this curious hocus-pocus (without the ink, however); and who call it by a French name, signifying something like brightness of sight. "Depend upon it," says Mr. Franklin, "the Indians took it for granted that we should keep the Diamond here; and they brought their clairvoyant boy to show them the way to it, if they succeeded in getting into the house last night."

"Do you think they'll try again, sir?" I asked.

"It depends," says Mr. Franklin, "on what the boy can really do. If he can see the Diamond through the iron safe of the bank at

Frizinghall, we shall be troubled with no more visits from the Indians for the present. If he can't, we shall have another chance of catching them in the shrubbery, before many more nights are over our heads."

I waited pretty confidently for that latter chance; but, strange to relate, it never came.

Whether the jugglers heard, in the town, of Mr. Franklin having been seen at the bank, and drew their conclusions accordingly; or whether the boy really did see the Diamond where the Diamond was now lodged (which I, for one, flatly disbelieve); or whether, after all, it was a mere effect of chance, this at any rate is the plain truth—not the ghost of an Indian came near the house again, through the weeks that passed before Miss Rachel's birthday. The jugglers remained in and about the town plying their trade; and Mr. Franklin and I remained waiting to see what might happen, and resolute not to put the rogues on their guard by showing our suspicions of them too soon. With this report of the proceedings on either side, ends all that I have to say about the Indians for the present.

On the twenty-ninth of the month, Miss Rachel and Mr. Franklin hit on a new method of working their way together through the time which might otherwise have hung heavy on their hands. There are reasons for taking particular notice here of the occupation that amused them. You will find it has a bearing on something that is still to come.

Gentlefolks in general have a very awkward rock ahead in life—the rock ahead of their own idleness. Their lives being, for the most part, passed in looking about them for something to do, it is curious to see—especially when their tastes are of what is called the intellectual sort—how often they drift blindfold into some nasty pursuit. Nine times out of ten they take to torturing something, or to spoiling something; and they firmly believe they are improving their minds, when the plain truth is, they are only making a mess in the house. I have seen them (ladies, I am sorry to say, as well as gentlemen) go out, day after day, for example, with empty pill-boxes, and catch newts, and beetles, and spiders, and frogs, and come home and stick pins through the miserable wretches, or cut them up, without a pang of remorse, into little pieces. You see my young

master, or my young mistress, poring over one of their spiders' insides with a magnifying-glass; or you meet one of their frogs walking down-stairs without his head; and when you wonder what this cruel nastiness means, you are told that it means a taste in my young master or my young mistress for natural history. Sometimes, again, you see them occupied for hours together in spoiling a pretty flower with pointed instruments, out of a stupid curiosity to know what the flower is made of. Is its colour any prettier, or its scent any sweeter, when you *do* know? But there! the poor souls must get through the time, you see—they must get through the time. You dabbled in nasty mud, and made pies, when you were a child; and you dabble in nasty science, and dissect spiders, and spoil flowers, when you grow up. In the one case and in the other, the secret of it is, that you have got nothing to think of in your poor empty head, and nothing to do with your poor idle hands. And so it ends in your spoiling canvases with paints, and making a smell in the house; or in keeping tadpoles in a glass box full of dirty water, and turning everybody's stomach in the house; or in chipping off bits of stone here, there, and everywhere, and dropping grit into all the victuals in the house; or in staining your fingers in the pursuit of photography, and doing justice without mercy on everybody's face in the house. It often falls heavy enough, no doubt, on people who are really obliged to get their living, to be forced to work for the clothes that cover them, the roof that shelters them, and the food that keeps them going. But compare the hardest day's work you ever did with the idleness that splits flowers, and pokes its way into spiders' stomachs, and thank your stars that your head has got something it *must* think of, and your hands something that they *must* do.

As for Mr. Franklin and Miss Rachel, they tortured nothing, I am glad to say. They simply confined themselves to making a mess; and all they spoilt, to do them justice, was the panelling of a door.

Mr. Franklin's universal genius, dabbling in everything, dabbled in what he called "decorative painting." He had invented, he informed us, a new mixture to moisten paint with, which he described as a "vehicle." What it was made of, I don't know. What it did, I can tell you in two words: it stank. Miss Rachel being wild to try her hand at the new process, Mr. Franklin sent to London for the materials; mixed them up, with accompaniment of a smell which made the very dogs sneeze when they came into the room; put an apron and a bib over Miss Rachel's gown, and set her to work decorating her own little sitting-room—called, for want of English to name it in, her "boudoir." They began with the inside of the door. Mr. Franklin scraped off all the nice varnish with pumice stone, and made what he described as a surface to work on. Miss Rachel then covered the surface, under his directions and with his help, with patterns and devices—

griffins, birds, flowers, cupids, and such like, copied from designs made by a famous Italian painter, whose name escapes me—the one, I mean, who stocked the world with Virgin Marys, and had a sweetheart at the baker's. Viewed as work, this decoration was slow to do, and dirty to deal with. But our young lady and gentleman never seemed to tire of it. When they were not riding, or seeing company, or taking their meals, or piping their songs, there they were with their heads together, as busy as bees, spoiling the door. Who was the poet who said that Satan finds some mischief still for idle hands to do? If he had occupied my place in the family, and had seen Miss Rachel with her brush, and Mr. Franklin with his vehicle, he could have written nothing truer of either of them than that.

The next date worthy of notice is Sunday, the fourth of June.

On that evening, we, in the servants' hall, debated a domestic question for the first time, which, like the decoration of the door, has its bearing on something that is still to come.

Seeing the pleasure which Mr. Franklin and Miss Rachel took in each other's society, and noting what a pretty match they were in all personal respects, we naturally speculated on the chance of their putting their heads together with other objects in view besides the ornamenting of a door. Some of us said there would be a wedding in the house before the summer was over. Others (led by me) admitted it was likely enough Miss Rachel might be married; but we doubted (for reasons which will presently appear) whether her bridegroom would be Mr. Franklin Blake.

That Mr. Franklin was in love, on his side, nobody who saw and heard him could doubt. The difficulty was to fathom Miss Rachel. Let me do myself the honour of making you acquainted with her; after which, I will leave you to fathom her yourself—if you can.

My young lady's eighteenth birthday was the birthday now coming, on the twenty-first of June. If you happen to like dark women (who, I am informed, have gone out of fashion latterly in the gay world), and if you have no particular prejudice in favour of size, I answer for Miss Rachel as one of the prettiest girls your eyes ever looked on. She was small and slim, but all in fine proportion from top to toe. To see her sit down, to see her get up, and specially to see her walk, was enough to satisfy any man in his senses that the graces of her figure (if you will pardon me the expression) were in her flesh, and not in her clothes. Her hair was the blackest I ever saw. Her eyes matched her hair. Her nose was not quite large enough, I admit. Her mouth and chin were (to quote Mr. Franklin) morsels for the gods; and her complexion (on the same undeniable authority) was as warm as the sun itself, with this great advantage over the sun, that it was always in nice order to look at. Add to the foregoing, that she carried her head as upright as a dart,

in a dashing, spirited, thoroughbred way—that she had a clear voice, with a ring of the right metal in it, and a smile that began very prettily in her eyes before it got to her lips—and there behold the portrait of her, to the best of my painting, as large as life!

And what about her disposition next? Had this charming creature no faults? She had just as many faults as you have, ma'am—neither more nor less.

To put it seriously, my dear pretty Miss Rachel, possessing a host of graces and attractions, had one defect, which strict impartiality compels me to acknowledge. She was unlike most other girls of her age, in this—that she had ideas of her own, and was stiff-necked enough to set the fashions themselves at defiance, if the fashions didn't suit her views. In trifles, this independence of hers was all well enough; but in matters of importance, it carried her (as my lady thought, and as I thought) too far. She judged for herself, as few women of twice her age judge in general; never asked your advice; never told you beforehand what she was going to do; never came with secrets and confidences to anybody, from her mother downwards. In little things and great, with people she loved, and people she hated (and she did both with equal heartiness), Miss Rachel always went on a way of her own, sufficient for herself in the joys and the sorrows of her life. Over and over again I have heard my lady say, "Rachel's best friend and Rachel's worst enemy are, one and the other—Rachel herself."

Add one thing more to this, and I have done.

With all her secrecy, and all her self-will, there was not so much as the shadow of anything false in her. I never remember her breaking her word; I never remember her saying, No, and meaning, Yes. I can call to mind, in her childhood, more than one occasion when the good little soul took the blame, and suffered the punishment, for some fault committed by a playfellow whom she loved. Nobody ever knew her to confess to it, when the thing was found out, and she was charged with it afterwards. But nobody ever knew her to lie about it, either. She looked you straight in the face, and shook her little saucy head, and said plainly, "I won't tell you!" Punished again for this, she would own to being sorry for saying "won't;" but, bread and water notwithstanding, she never told you. Self-willed—devilish self-willed sometimes—I grant; but the finest creature, nevertheless, that ever walked the ways of this lower world. Perhaps you think you see a certain contradiction here? In that case, a word in your ear. Study your wife closely, for the next four-and-twenty hours. If your good lady doesn't exhibit something in the shape of a contradiction in that time, Heaven help you!—you have married a monster.

I have now brought you acquainted with

Miss Rachel, which you will find puts us face to face, next, with the question of that young lady's matrimonial views.

On June the twelfth, an invitation from my mistress was sent to a gentleman in London, to come and help to keep Miss Rachel's birthday. This was the fortunate individual on whom I believed her heart to be privately set! Like Mr. Franklin, he was a cousin of hers. His name was Mr. Godfrey Ablewhite.

My lady's second sister (don't be alarmed we are not going very deep into family matters this time)—my lady's second sister, I say, had a disappointment in love; and taking a husband afterwards, on the neck-or-nothing principle, made what they call a misalliance. There was terrible work in the family when the Honourable Caroline insisted on marrying plain Mr. Ablewhite, the banker at Frizinghall. He was very rich and very good tempered, and he begot a prodigious large family—all in his favour, so far. But he had presumed to raise himself from a low station in the world—and that was against him. However, Time and the progress of modern enlightenment put things right; and the misalliance passed muster very well. We are all getting liberal now; and (provided you can scratch me, if I scratch you) what do I care, in or out of Parliament, whether you are a Dustman or a Duke? That's the modern way of looking at it—and I keep up with the modern way. The Ablewhites lived in a fine house and grounds, a little out of Frizinghall. Very worthy people, and greatly respected in the neighbourhood. We shall not be much troubled with them, in these pages—excepting Mr. Godfrey, who was Mr. Ablewhite's second son, and who must take his proper place here, if you please, for Miss Rachel's sake.

With all his brightness and cleverness and general good qualities, Mr. Franklin's chance of topping Mr. Godfrey in our young lady's estimation was, in my opinion, a very poor chance indeed.

In the first place, Mr. Godfrey was, in point of size, the finest man by far of the two. He stood over six feet high; he had a beautiful red and white colour; a smooth round face, shaved as bare as your hand; and a head of lovely long flaxen hair, falling negligently over the poll of his neck. But why do I try to give you this personal description of him? If you ever subscribed to a Ladies' Charity in London, you know Mr. Godfrey Ablewhite as well as I do. He was a barrister by profession; a ladies' man by temperament; and a good Samaritan by choice. Female benevolence and female destitution could do nothing without him. Maternal societies for confining poor women; Magdalen societies for rescuing poor women; strong-minded societies for putting poor women into poor men's places, and leaving the men to shift for themselves;—he was vice-president, manager, referee to them all. Wherever there was a table with a committee of ladies sitting round it in council, there was Mr. Godfrey at the

bottom of the board, keeping the temper of the committee, and leading the dear creatures along the thorny ways of business, hat in hand. I do suppose this was the most accomplished philanthropist (on a small independence) that England ever produced. As a speaker at charitable meetings, the like of him for drawing your tears and your money was not easy to find. He was quite a public character. The last time I was in London, my mistress gave me two treats. She sent me to the theatre to see a dancing-woman who was all the rage; and she sent me to Exeter Hall to hear Mr. Godfrey. The lady did it, with a band of music. The gentleman did it, with a handkerchief and a glass of water. Crowds at the performance with the legs. Ditto at the performance with the tongue. And, with all this, the sweetest-tempered person (I allude to Mr. Godfrey)—the simplest and pleasantest and easiest to please—you ever met with. He loved everybody. And everybody loved him. What chance had Mr. Franklin—what chance had anybody of average reputation and capacities—against such a man as this?

On the fourteenth came Mr. Godfrey's answer.

He accepted my mistress's invitation, from the Wednesday of the birthday to the evening of Friday—when his duties to the Ladies' Charities would oblige him to return to town. He also enclosed a copy of verses on what he elegantly called his cousin's "natal day." Miss Rachel, I was informed, joined Mr. Franklin in making fun of the verses at dinner; and Penelope, who was all on Mr. Franklin's side, asked me, in great triumph, what I thought of that. "Miss Rachel has led you off on a false scent, my dear," I replied; "but my nose is not so easily mystified. Wait till Mr. Ablewhite's verses are followed by Mr. Ablewhite himself."

My daughter replied, that Mr. Franklin might strike in, and try his luck, before the verses were followed by the poet. In favour of this view, I must acknowledge that Mr. Franklin left no chance untried of winning Miss Rachel's good graces.

Though one of the most inveterate smokers I ever met with, he gave up his cigar, because she said, one day, she hated the stale smell of it in his clothes. He slept so badly, after this effort of self-denial, for want of the composing effect of the tobacco to which he was used, and came down morning after morning looking so haggard and worn, that Miss Rachel herself begged him to take to his cigars again. No! he would take to nothing again that could cause her a moment's annoyance; he would fight it out resolutely, and get back his sleep, sooner or later, by main force of patience in waiting for it. Such devotion as this, you may say (as some of them said down-stairs), could never fail of producing the right effect on Miss Rachel—backed up, too, as it was, by the decorating work every day on the door. All very well—but she had a photograph of Mr. Godfrey in her

bedroom; represented speaking at a public meeting, with all his air blown out by the breath of his own eloquence, and his eyes, most lovely, charming the money out of your pockets. What do you say to that? Every morning—as Penelope herself owned to me—there was the man whom the women couldn't do without, looking on, in effigy, while Miss Rachel was having her hair combed. He would be looking on, in reality, before long—that was my opinion of it.

June the sixteenth brought an event which made Mr. Franklin's chance look, to my mind, a worse chance than ever.

A strange gentleman, speaking English with a foreign accent, came that morning to the house, and asked to see Mr. Franklin Blake on business. The business could not possibly have been connected with the Diamond, for these two reasons—first, that Mr. Franklin told me nothing about it; secondly, that he communicated it (after the strange gentleman had gone away again) to my lady. She probably hinted something about it next to her daughter. At any rate, Miss Rachel was reported to have said some severe things to Mr. Franklin, at the piano that evening, about the people he had lived among, and the principles he had adopted, in foreign parts. The next day, for the first time, nothing was done towards the decoration of the door. I suspect, some imprudence of Mr. Franklin's on the Continent—with a woman or a debt at the bottom of it—had followed him to England. But that is all guesswork. In this case, not only Mr. Franklin, but my lady too, for a wonder, left me in the dark.

On the seventeenth, to all appearance, the cloud passed away again. They returned to their decorating work on the door, and seemed to be as good friends as ever. If Penelope was to be believed, Mr. Franklin had seized the opportunity of the reconciliation to make an offer to Miss Rachel, and had neither been accepted nor refused. My girl was sure (from signs and tokens which I need not trouble you with) that her young mistress had fought Mr. Franklin off by declining to believe that he was in earnest, and had then secretly regretted treating him in that way, afterwards. Though Penelope was admitted to more familiarity with her young mistress than maids generally are—for the two had been almost brought up together as children—still I knew Miss Rachel's reserved character too well to believe that she would show her mind to anybody in this way. What my daughter told me, on the present occasion, was, as I suspected, more what she wished than what she really knew.

On the nineteenth another event happened. We had the doctor in the house professionally. He was summoned to prescribe for a person whom I have had occasion to present to you in these pages—our second housemaid, Rosanna Spearman.



This poor girl—who had puzzled me, as you know already, at the Shivering Sand—puzzled me more than once again, in the interval time of which I am now writing. Penelope's notion that her fellow-servant was in love with Mr. Franklin (which my daughter, by my orders, kept strictly secret) seemed to me just as absurd as ever. But I must own that what I myself saw, and what my daughter saw also, of our second housemaid's conduct began to look mysterious, to say the least of it.

For example, the girl constantly put herself in Mr. Franklin's way—very slyly and quietly, but she did it. He took about as much notice of her as he took of the cat: it never seemed to occur to him to waste a look on Rosanna's plain face. The poor thing's appetite, never much, fell away dreadfully; and her eyes, in the morning, showed plain signs of waking and crying at night. One day Penelope made an awkward discovery, which we hushed up on the spot. She caught Rosanna at Mr. Franklin's dressing-table, secretly removing a rose which Miss Rachel had given him to wear in his button-hole, and putting another rose like it, of her own picking, in its place. She was, after that, once or twice impudent to me, when I gave her a well-meant general hint to be careful in her conduct; and, worse still, she was not over-respectful now, on the few occasions when Miss Rachel accidentally spoke to her.

My lady noticed the change, and asked me what I thought about it. I tried to screen the girl by answering that I thought she was out of health; and it ended in the doctor being sent for, as already mentioned, on the nineteenth. He said it was her nerves, and doubted if she was fit for service. My lady offered to remove her for change of air to one of our farms, inland. She begged and prayed, with the tears in her eyes, to be let to stop; and, in an evil hour, I advised my lady to try her for a little longer. As the event proved, and as you will soon see, this was the worst advice I could have given. If I could only have looked a little way into the future, I would have taken Rosanna Spearman out of the house, then and there, with my own hand.

On the twentieth, there came a note from Mr. Godfrey. He had arranged to stop at Frizinghall that night, having occasion to consult his father on business. On the afternoon of the next day, he and his two eldest sisters would ride over to us on horseback, in good time before dinner. An elegant little casket in china accompanied the note, presented to Miss Rachel, with her cousin's love and best wishes. Mr. Franklin had only given her a plain locket not worth half the money. My daughter Penelope, nevertheless—such is the obstinacy of women—still backed him to win.

Thanks be to Heaven, we have arrived at the eve of the birthday at last! You will own, I think, that I have got you over the ground, this time, without much loitering by the way. Cheer up! I'll ease you with another new

chapter here—and, what is more, that chapter shall take you straight into the thick of the story.

#### CHAPTER IX.

JUNE the twenty-first, the day of the birthday, was cloudy and unsettled at sunrise, but towards noon it cleared up bravely.

We, in the servants' hall, began this happy anniversary, as usual, by offering our little presents to Miss Rachel, with the regular speech delivered annually by me as the chief. I follow the plan adopted by the Queen in opening Parliament—namely, the plan of saying much the same thing regularly every year. Before it is delivered, my speech (like the Queen's) is looked for as eagerly as if nothing of the kind had ever been heard before. When it is delivered, and turns out not to be the novelty anticipated, though they grumble a little, they look forward hopefully to something newer next year. An easy people to govern, in the Parliament and in the Kitchen—that's the moral of it.

After breakfast, Mr. Franklin and I had a private conference on the subject of the Moonstone—the time having now come for removing it from the bank at Frizinghall, and placing it in Miss Rachel's own hands.

Whether he had been trying to make love to his cousin again, and had got a rebuff—or whether his broken rest, night after night, was aggravating the queer contradictions and uncertainties in his character—I don't know. But certain it is, that Mr. Franklin failed to show himself at his best on the morning of the birthday. He was in twenty different minds about the Diamond in as many minutes. For my part, I stuck fast by the plain facts as we knew them. Nothing had happened to justify us in alarming my lady on the subject of the jewel; and nothing could alter the legal obligation that now lay on Mr. Franklin to put it in his cousin's possession. That was my view of the matter; and, twist and turn it as he might, he was forced in the end to make it his view too. We arranged that he was to ride over, after lunch, to Frizinghall, and bring the Diamond back, with Mr. Godfrey and the two young ladies, in all probability, to keep him company on the way home again.

This settled, our young gentleman went back to Miss Rachel.

They consumed the whole morning, and part of the afternoon, in the everlasting business of decorating the door, Penelope standing by to mix the colours, as directed; and my lady, as luncheon-time drew near, going in and out of the room, with her handkerchief to her nose (for they used a deal of Mr. Franklin's vehicle that day), and trying vainly to get the two artists away from their work. It was three o'clock before they took off their aprons, and released Penelope (much the worse for the vehicle), and cleaned themselves of their mess. But they had done what they wanted—they had finished the door on the birthday; and proud enough they were of it. The griffins, cupids, and so on,

were, I must own, most beautiful to behold: though so many in number, so entangled in flowers and devices, and so topsy-turvy in their actions and attitudes, that you felt them unpleasantly in your head for hours after you had done with the pleasure of looking at them. If I add that Penelope ended her part of the morning's work by being sick in the back kitchen, it is in no unfriendly spirit towards the vehicle. No! no! It left off stinking when it dried; and if Art requires these sort of sacrifices—though the girl is my own daughter—I say, let Art have them!

Mr. Franklin snatched a morsel from the luncheon-table, and rode off to Frizinghall—to escort his cousins, as he told my lady. To fetch the Moonstone, as was privately known to himself and to me.

This being one of the high festivals on which I took my place at the side-board, in command of the attendance at table, I had plenty to occupy my mind while Mr. Franklin was away. Having seen to the wine, and reviewed my men and women who were to wait at dinner, I retired to collect myself before the company came. A whiff of—you know what, and a turn at a certain book which I have had occasion to mention in these pages, composed me, body and mind. I was aroused from what I am inclined to think must have been, not a nap, but a reverie, by the clatter of horses' hoofs outside; and, going to the door, received a cavalcade comprising Mr. Franklin and his three cousins, escorted by one of old Mr. Ablewhite's grooms.

Mr. Godfrey struck me, strangely enough, as being like Mr. Franklin in this respect—that he did not seem to be in his customary spirits. He kindly shook hands with me as usual, and was most politely glad to see his old friend Betteredge wearing so well. But there was a sort of cloud over him, which I couldn't at all account for; and when I asked how he had found his father in health, he answered, rather shortly, "Much as usual." However, the two Miss Ablewhites were cheerful enough for twenty—which more than restored the balance. They were nearly as big as their brother; spanking, yellow-haired, rosy lasses, overflowing with superabundant flesh and blood; bursting from head to foot with health and spirits. The legs of the poor horses trembled with carrying them; and when they jumped from their saddles (without waiting to be helped), I declare they bounced on the ground as if they were made of india-rubber. Everything the Miss Ablewhites said began with a large O; everything they did was done with a bang; and they giggled and screamed, in season and out of season, on the smallest provocation. Bouncers—that's what I call them.

Under cover of the noise made by the young ladies, I had an opportunity of saying a private word to Mr. Franklin in the hall.

"Have you got the Diamond safe, sir?"

He nodded, and tapped the breast-pocket of his coat.

"Have you seen anything of the Indians?"

"Not a glimpse." With that answer, he asked for my lady, and, hearing she was in the small drawing-room, went there straight. The bell rang, before he had been a minute in the room, and Penelope was sent to tell Miss Rachel that Mr. Franklin Blake wanted to speak to her.

Crossing the hall, about half an hour afterwards, I was brought to a sudden standstill by an outbreak of screams from the small drawing-room. I can't say I was at all alarmed; for I recognised in the screams the favourite large O of the Miss Ablewhites. However, I went in (on pretence of asking for instructions about the dinner) to discover whether anything serious had really happened.

There stood Miss Rachel at the table, like a person fascinated, with the Colonel's unlucky Diamond in her hand. There, on either side of her, knelt the two Bouncers, devouring the jewel with their eyes, and screaming with ecstasy every time it flashed on them in a new light. There, at the opposite side of the table, stood Mr. Godfrey, clapping his hands like a large child, and singing out softly, "Exquisite! exquisite!" There sat Mr. Franklin, in a chair by the book-case, tugging at his beard, and looking anxiously towards the window. And there, at the window, stood the object he was contemplating—my lady, having the extract from the Colonel's Will in her hand, and keeping her back turned on the whole of the company.

She faced me, when I asked for my instructions; and I saw the family frown gathering over her eyes, and the family temper twitching at the corners of her mouth.

"Come to my room in half an hour," she answered. "I shall have something to say to you then."

With those words, she went out. It was plain enough that she was posed by the same difficulty which had posed Mr. Franklin and me in our conference at the Shivering Sand. Was the legacy of the Moonstone a proof that she had treated her brother with cruel injustice? or was it a proof that he was worse than the worst she had ever thought of him? Serious questions, those, for my lady to determine, while her daughter, innocent of all knowledge of the Colonel's character, stood there with the Colonel's birthday gift in her hand.

Before I could leave the room, in my turn, Miss Rachel, always considerate to the old servant who had been in the house when she was born, stopped me. "Look, Gabriel!" she said, and flashed the jewel before my eyes in a ray of sunlight that poured through the window.

Lord bless us! it *was* a Diamond! As large, or nearly, as a plover's egg! The light that streamed from it was like the light of the harvest moon. When you looked down into the stone, you looked into a yellow deep that drew your eyes into it so that they saw nothing else. It seemed unfathomable: this jewel, that you

could hold between your finger and thumb, seemed unfathomable as the heavens themselves. We set it in the sun, and then shut the light out of the room, and it shone awfully out of the depths of its own brightness, with a moony gleam, in the dark. No wonder Miss Rachel was fascinated: no wonder her cousins screamed. The Diamond laid such a hold on me that I burst out with as large an "O" as the Bouncers themselves. The only one of us who kept his senses was Mr. Godfrey. He put an arm round each of his sisters' waists, and, looking compassionately backwards and forwards from the Diamond to me, said, "Carbon, Better-edge! mere carbon, my good friend, after all!"

His object, I suppose, was to instruct me. All he did, however, was to remind me of the dinner. I hobbled off to my army of waiters down-stairs. As I went out, Mr. Godfrey said, "Dear old Betteredge, I have the truest regard for him!" He was embracing his sisters, and ogling Miss Rachel, while he honoured me with that testimony of affection. Something like a stock of love to draw on, *there!* Mr. Franklin was a perfect savage by comparison with him.

At the end of half an hour, I presented myself, as directed, in my lady's room.

What passed between my mistress and me, on this occasion, was, in the main, a repetition of what had passed between Mr. Franklin and me at the Shivering Sand—with this difference, that I took care to keep my own counsel about the jugglers, seeing that nothing had happened to justify me in alarming my lady on this head. When I received my dismissal, I could see that she took the blackest view possible of the Colonel's motives, and that she was bent on getting the Moonstone out of her daughter's possession at the first opportunity.

On my way back to my own part of the house, I was encountered by Mr. Franklin. He wanted to know if I had seen anything of his cousin Rachel. I had seen nothing of her. Could I tell him where his cousin Godfrey was? I didn't know; but I began to suspect that Cousin Godfrey might not be far away from Cousin Rachel. Mr. Franklin's suspicions apparently took the same turn. He tugged hard at his beard, and went and shut himself up in the library, with a bang of the door that had a world of meaning in it.

I was interrupted no more in the business of preparing for the birthday dinner till it was time for me to smarten myself up for receiving the company. Just as I had got my white waistcoat on, Penelope presented herself at my toilet, on pretence of brushing what little hair I have got left, and improving the tie of my white cravat. My girl was in high spirits, and I saw she had something to say to me. She gave me a kiss on the top of my bald head, and whispered, "News for you, father! Miss Rachel has refused him."

"Who's *him*?" I asked.

"The ladies' committee-man, father," says Penelope. "A nasty sly fellow! I hate him for trying to supplant Mr. Franklin!"

If I had had breath enough, I should certainly have protested against this indecent way of speaking of an eminent philanthropic character. But my daughter happened to be improving the tie of my cravat at that moment, and the whole strength of her feelings found its way into her fingers. I never was more nearly strangled in my life.

"I saw him take her away alone into the rose-garden," says Penelope. "And I waited behind the holly to see how they came back. They had gone out arm-in-arm, both laughing. They came back walking separate, as grave as grave could be, and looking straight away from each other in a manner which there was no mistaking. I never was more delighted, father, in my life! There's one woman in the world who can resist Mr. Godfrey Ablewhite, at any rate; and, if I was a lady, I should be another!"

Here I should have protested again. But my daughter had got the hair-brush by this time, and the whole strength of her feelings had passed into *that*. If you are bald, you will understand how she scarified me. If you are not, skip this bit, and thank God you have got something in the way of a defence between your hair-brush and your head.

"Just on the other side of the holly," Penelope went on, "Mr. Godfrey came to a standstill. 'You prefer,' says he, 'that I should stop here as if nothing had happened?' Miss Rachel turned on him like lightning. 'You have accepted my mother's invitation,' she said; 'and you are here to meet her guests. Unless you wish to make a scandal in the house, you will remain, of course!' She went on a few steps, and then seemed to relent a little. 'Let us forget what has passed, Godfrey,' she said, 'and let us remain cousins still.' She gave him her hand. He kissed it, which I should have considered taking a liberty, and then she left him. He waited a little by himself, with his head down, and his heel grinding a hole slowly in the gravel walk; you never saw a man look more put out in your life. 'Awkward!' he said between his teeth, when he looked up, and went on to the house—'very awkward!' If that was his opinion of himself, he was quite right. Awkward enough, I'm sure. And the end of it is, father, what I told you all along," cries Penelope, finishing me off with a last scarification, the hottest of all. "Mr. Franklin's the man!"

I got possession of the hair-brush, and opened my lips to administer the reproof which, you will own, my daughter's language and conduct richly deserved.

Before I could say a word, the crash of carriage-wheels outside struck in, and stopped me. The first of the dinner-company had come. Penelope instantly ran off. I put on my coat, and looked in the glass. My head was as red as a lobster; but, in other respects, I was as nicely dressed for the ceremonies of the evening as a man need be. I got into the hall just in time to announce the two first of

the guests. You needn't feel particularly interested about them. Only the philanthropist's father and mother—Mr. and Mrs. Ablewhite.

### THE LANGUAGE OF ANIMALS.

Who has not read the Arabian Nights Entertainments? I pity the man or woman, if any such there be, who has not; or, if I do not pity them, I envy the treat in store for them, if they will turn from the error of their ways, and read the fascinating book from beginning to end. Among the stories which first fix attention is that of the merchant who understood the language of animals. And a delightful story it is. In Esop's Fables, also, where the beasts and the birds talk to each other and to mankind, no reader, who has a proper faith in what he reads, is in the least degree surprised at the sagacity which the animals put into the most natural language imaginable. The fox *did* say the grapes were sour; the wolf *did* fix an unconscionable quarrel upon the poor little lamb which it wanted to devour, and the lion *did* really express to the men its candid opinion upon the favouritism of portrait-painting. At all events, the youthful imagination sees no absurdity in the idea. This brings me to my subject—Is fable entirely wrong in this respect, and have not all animals a language of their own? Have not birds a language which other birds understand? and insects? and, for that matter, fishes? In the pride of our superior knowledge, we assert of ourselves that man is the only animal who kindles a fire, cooks food, makes clothes, and is endowed with the faculty of articulate speech. While granting our own monopoly of fire-making, cookery, and tailoring, are we quite sure that we do not arrogate to ourselves a little too much superiority when we claim that to us alone is accorded the glorious privilege of language? Philosophers are very dogmatic on the subject. "However much," says Professor Max Müller, "the frontiers of the animal kingdom have been pushed forward, so that at one time the line of demarcation between animal and man seemed to depend on a mere fold of the brain, there is *one* barrier which no one has yet ventured to touch—the barrier of language." The professor proceeds to quote Lord Monboddo and John Locke. The first says, that "As yet no animal has been discovered in the possession of language, not even the beaver, who of all the animals we know, that are not like the orang-outang, of our own species, comes nearest to us in sagacity." Locke says, "The power of abstracting is not at all in brutes; and the having of general ideas is that which puts a perfect distinction between man and brutes. For it is evident we observe no footsteps in these of making use of general signs for universal ideas; from which we have reason to imagine that they have not the faculty of abstracting or making general ideas, since they have no use of words or of other general signs." Are not these philosophers a little too confident?

We know that there are many creatures on the earth which are utterly unconscious of the existence of man; and we might, if we were not too proud, ask ourselves, in like manner, if there may not be many things in the animal creation of which man is necessarily unconscious. If I walk through the woods on a bright summer day, or sit under the oaken or beechen shadows, I am conscious of a tide and tremor of life around me. I hear the birds singing, twittering, and chattering, each species with its own peculiar note. I hear the bees and the flies buzzing with more or less vigour, pertinacity, and volume of sound; while a faint echo comes from the distant pastures, of the bleating of sheep, the lowing of cattle, the barking of shepherds' dogs, and the lusty crowing of the cocks in the farm-yard. I ask myself whether all these various sounds may not be as many languages, perfectly intelligible to the creatures which speak them to each other, though unintelligible to me. I know that some animals—the dog especially—understand many words that I employ, if I speak emphatically, and that he will do what I tell him; but, if I do not understand what one dog says to another, whose fault is it, mine or the dog's? Man may doubtless claim that he has a larger vocabulary than the inferior creation. He has wants more numerous, ideas more abundant; hopes, fears, recollections, and aspirations unknown perhaps to their limited intelligence, and must consequently have a language more copious than theirs. Language keeps pace with knowledge, intelligence, and imagination. A Shakespeare may require fourteen thousand words to express all his thoughts, and tell all his marvellous stories; a scientific writer, obliged to be as accurate, may require a few thousand more; a modern gentleman, of average education, may manage to express all his wants, wishes, and emotions, and carry on the usual intercourse of life and society, with four thousand; while an ordinary peasant in some of our rural districts sometimes gets on satisfactorily to himself, his family, and his associates with about five hundred, and can manage to transact all his business with his horse in half a dozen. And as it does not follow that we can truly call such a peasant a man without a language, even when speaking to his horse, neither does it follow in the case of a quadruped, that may have but four or five or even but one word or sound to express its meaning, that such quadruped is without a language which its fellow-quadrupeds may understand. A single sound, with a rising or a falling accent, or a stronger or weaker emphasis, may express different meanings; and the same sound, repeated, twice, thrice, or four times, with the rising or the falling accent at the first, second, third, or fourth repetition, may contain a whole vocabulary for the simple creatures who emit and understand the sound, and whose wants and emotions are as circumscribed as their speech.

Professor Max Müller supplies us with an illustration in point. He says that in the Chinese,



the Annamitic, and likewise in the Siamese and Burnese languages, one single sound does duty in this way for a great variety of meanings. "Thus," he says, "in Annamitic, 'ba,' pronounced with the grave accent, means a lady or an ancestor; pronounced with a sharp accent, it means the favourite of a prince; pronounced with the semi-grave accent, it means what has been thrown away; pronounced with the grave circumflex, it means what is left of a fruit after the juice has been squeezed out; pronounced with no accent, it means three; pronounced with the ascending or interrogative accent, it means a box on the ear. Thus,

Ba, Bà, Bâ, Bá

is said to mean, if properly pronounced, 'Three ladies gave a box on the ear to the favourite of the prince.'

In our own and in several European languages identical sounds have various meanings; the English "box" being one example, and the French "sang," "s'en," "sans," "sent," "cent" another. If we consider this subject without a prejudice, may we not see reason to think that the "Bow! wow! wow!" of our estimable friend, the dog, may be susceptible of a great variety of meanings, according to the tone and accentuation he gives to those fundamental words or syllables of his language, or the number of repetitions either of the "bow" or the "wow"? Sometimes, when a dog barks, he will omit the "bow" altogether, and say, "wow! wow! wow!" very sharply and rapidly; and it can be scarcely supposed that so very intelligent a creature has no reason for this little change in its customary phraseology. Max Müller positively states that "no animal thinks, and no animal speaks, except man." Every one who has made a friend of an animal—and there are few who have not—must dispute the first part of this assertion. When a dog is presented with a bone after he has had his dinner and satisfied his hunger, he thinks the bone is too good to be rejected, and that it would be wise in him to put it into a place of safety, to be ready when required, just as a man puts his money in the bank. Accordingly, he takes his opportunity to go into the garden and bury it; and, if watched in the process, will dig it up again with his nose, and carry it off to a safer spot. Is not this *thinking*? When I put on my hat and overcoat, and take my walking-stick from its accustomed place in the hall, my dog thinks, and speedily knows, that I am going out; and very plainly asks me, not only by the sudden sparkling of his expressive eyes and the wagging of his equally expressive tail, but by a succession of joyous barks and yelps, whether I mean to take him along with me; and, if I refuse the request, very plainly expresses his sorrow for my decision.

Mr. Max Müller says elsewhere in his lecture, that "language and thought are inseparable." If this statement be correct, it follows, from his own showing, that if we can prove the

possession of a faculty for thinking in the members of the inferior creation, we must admit that they may possess a language which they may thoroughly understand, and which may be quite sufficient for the expression of their limited ideas. It is difficult to believe that the crow has not two or three, and the nightingale at least a dozen notes in its voice, and that these notes may not, in their interchange, reiteration, and succession, express ideas with which crows are familiar, and whole poems or histories, such as nightingales love to tell and repeat to one another; and that any one of the many notes in the sweet song of the skylark may not, according to its accentuation, or even to its place in the gamut, express as many shades of meaning as the Annamitic "ba" of which Mr. Max Müller discourses. That we cannot understand the language is no proof that it is not a language; for, if it were, the nations of the earth might mutually accuse each other of being as speechless as the brutes. It is quite as difficult for the uneducated and untrained ear—say, of an Englishman—to distinguish the several sounds uttered by a Frenchman, a Russian, a Spaniard, or a Gaelic Highlander, speaking rapidly, as it is to distinguish from one another the separate sounds in the song of the lark or the nightingale, or the twitter of sparrows. In Scotland the cuckoo is called the gowk, as it used to be formerly called in England; and the saying remains in the northern parts of the island that a very silly person is "as stupid as a gowk." "A gowk" means a fool, or a person that is always saying the same thing, and has but one idea—like a cuckoo. But no one thinks of applying such an epithet of scorn to a real singing-bird, that has many notes in its voice, and consequently expresses a larger number of ideas. Every one knows the paucity of mere sounds in a musical octave—the seven notes of the gamut, with their flats and sharps; but out of these seven come all the national melodies, all the glees and madrigals, all the popular tunes, all the dances and gallops, all the reels and strathspeys, all the hymns and songs, all the oratorios, all the grand and little operas, that ever have been or ever will be composed; so that, if we grant even so few as seven notes to the lark or the nightingale, we grant it a language, or, at all events, the possibility of a language or a vocabulary, quite as rich as that of Hodge, the farm-labourer, with his five or six hundred words, or that of the little child, that has scarcely half the number.

These remarks, speculations, or arguments, whichever the reader may consider them to be, apply only to those sounds at the command of the inferior creation which may, for all we know to the contrary, serve as the constituent syllables of the words which make their language, and not to those other languages of the eye, or the gesture, which human beings with articulate speech at their disposal so constantly employ. The eyes of man or woman, as everybody knows and has felt, can express love, or hate, or fear, or anger, without the necessity of speech;

and so may the eyes of all creatures that possess the gift of sight. Gestures and signs, in like manner, as we know, not only by the example of the deaf and dumb, who have been taught the alphabet of the fingers, but by what we may daily witness in the conduct of domestic animals towards each other, may serve largely for the expression of love or hatred. This power of language even Lord Monboddo and Mr. Locke would have conceded; and so, doubtless, would Mr. Max Müller. In this manner the meanest things that live and feel have power of communication with their fellows, as well as with such a superior creature as man, when they become either attached to or afraid of him. But the question whether some kind of articulate speech is not at their command—available among themselves, though not to man, on account of man's incapacity to bring down his big intellect into the little circle of theirs, or of the dulness of his ear to sounds that may be very clear, sharp, and well defined to theirs—remains unaffected by their undoubted possession of the mute language of gesture and the eyes. The spider, with his hundred eyes, cannot see me if I stand at the distance of a few inches from his cunning web; but would Mr. Spider, if he were a philosopher, be justified, on that account, in asserting that I was not there, or even that I did not exist? Is it *my* imperfection that he cannot behold me? In like manner, is it not my imperfection if I cannot see or hear that which smaller things can both hear and see? The animalcule in a drop of water, that sees and sometimes eats smaller animalcules than himself, is doubtless in entire ignorance of all beyond the circle of his water-drop; but he would be a silly animalcule if he were, on that account, to deny the existence of anything bigger and nobler than himself. And you and I, dear reader, may never have heard a fly talk to a fly, or a worm to a worm, or been able to make out the language of the birds when they mate about St. Valentine's Day; but the fly may have talked to the fly, the worm to the worm, and the bird to the bird, all the same for our incapacity to hear the talk of the one or understand the song of the other.

Most people who are gifted with the faculty of observing, and blessed with the privilege of enjoying, the sights and sounds of nature, and who have either resided in, or been frequent visitors to, the country, must at one time or other have remarked the actions and behaviour of crows and rooks, or, in the quaint language of the old Scottish poet, Alexander Montgomery, must have listened to, and been "deaved with the din"

And jargon of the jangling jays,  
The creaking craws, and keekling kays.

No one who has at all studied the habits of these birds will think it a very daring assertion that the cry or sound of "caw" may be as susceptible of a variety of meanings as the Annamitic "ba," or the English "box," or the French "sang," or the canine "bow-wow!"—and that its duplication into "caw! caw!" or into a

still greater number of repetitions, is not without a purpose and signification as intelligible to the birds which utter as to those which hear them. The rooks and crows have often been observed to hold public meetings of all the individuals in the tribe or colony—male and female (for in their democracy, as well as in that which Mr. John Stuart Mill proposes for England, the mothers as well as the fathers, the paired as well as the unpaired of both sexes have votes)—to debate on matters of importance. As far as we know and can understand the objects of these assemblages, the tribe is summoned to decide whether a sickly bird is so sickly as to be beyond hope of recovery, and therefore to be put out of its misery, they having no doctors among them; whether an interloper from a neighbouring colony has not violently or slyly endeavoured to establish himself among them; or whether he has not committed some other offence against the *lex non scripta* of their community which calls for reprobation or punishment. At all events, something marvellously like a trial takes place, with a judge or presiding officer, and the whole community for the jurors. The prisoner, looking dejected, penitent, and woebegone, is perched in the middle. A series of caw-cawings ensues, which, as Lord Dundreary might say, "no fellow can understand," but which cannot be otherwise than intelligible to the sachems and members of the corvine tribe—or why should the sounds be uttered?—and which, protracted sometimes for twenty or thirty minutes, or even for an hour, results in a decision of some kind. If the defendant flies away comfortably with the judge and jury at the conclusion of the council, we have a right to suppose that he has been acquitted. If, on the contrary, as often happens, the whole tribe pounce upon him with beak and claw, and peck him to death, screeching and caw-cawing all the while, we must suppose, on the same principle, that he has been found guilty of some crime or other—perhaps of being hopelessly unwell—sentenced to death, and executed accordingly. If there be thought in these matters among the birds, is it not right, even according to the theory of Mr. Max Müller and the other philosophers, to suppose that there is language also? And if a stray rook or crow happened to make its way into the Central Criminal Court while a trial was pending, and perched himself, like Edgar Poe's raven, on the top of a bookcase or the cross-beam of a door, and listened attentively to the pleadings, to the examination of the witnesses, and the judge's charge, without understanding a word that was said, would Mr. Crow or Mr. Rook be justified, if he could get back to his comrades in the woods, in asserting that men had no articulate language?

When sparrows quarrel among themselves on a marital or amorous question, and all the branches of a tree resound with the angry and re-criminatory twitterings, do not these sparrows talk? And when swallows assemble, at the close of summer, preparatory to their annual migration to the translucent waters and the ever-green um-

brageousness of the south, is there no language in the sounds they utter? Do they not deliberate whether the summer be indeed gone in the regions which they still inhabit? Do they not ask one another whether it is still possible to stay a little longer, and be contented with the good things they enjoy? or whether the icy breath of winter is not even now palpable to them, if not to men, creeping and soon to be blowing from afar?—and whether, consequently, it is not expedient for them all to spread their wings and fly away to the bright regions where winter never penetrates? If they do not say these things, they say something—of that there can be little doubt; and because we possess no swallow grammar, and no hirondelle dictionary, are we not a little too wise in our own conceit if we assume that no such language is possible?

If, descending in the scale of creation from the quadrupeds and birds that emit sounds which are perfectly audible to themselves and us—whatever those sounds may mean—to that lower world of insect life which emits little and sometimes no sound that our ears can detect, we may still discover reason to believe that they may have some power of speech—possibly by means of sound, possibly by means of touch and signs. Take bees and ants as familiar examples. When the bees in a hive select one particular bee, and station her at the entrance—like a hall-porter at a club in Pall-Mall—and assign to her the duty, which she well performs, of allowing none but members of the hive to pass in, is it not certain that the functionary has been chosen from out the rest, and informed of the wishes of the community? This cannot be done without a language of some sort, whether of the eye, the touch, or the expression of a sound or series of sounds. When black ants make war against red ants, for the purpose of taking the children of the latter into captivity and making slaves of them, is war declared without preliminary consultation? and, if not, must not these belligerent Formicans have some kind of a language? The battles of the ants have often been seen, and often described. I was one day strolling on the wild but beautiful shore of Loch Eck, in Argyllshire, when I sat me down to rest by the side of a little rill or burnie that trickled down a bank, when I noticed that a large flat stone or slab, that, ages ago, perhaps, had slid down from the mountains—a slab that was about five or six feet long by about as many wide—was covered with ants of two species—the one with wings, the other wingless—and that they were fighting a desperate battle, a very Waterloo or Sadowa of carnage. The stone was encumbered with the dead and dying; battalion charged battalion, division assailed division, while episodes of individual bravery—one single combatant against another—spotted the battle-field. There were march and countermarch, assault and defence, retreat and pursuit, and, as far as my unpractised eye could judge, a considerable amount of care and attention to the wounded

and disabled. Returning home to my books, I found a description in Leigh Hunt's *Companion* of a similar battle, on the authority of a German naturalist, named Hanhart, and a still more interesting description in *Episodes of Insect Life*, by Acheta Domestica, both confirmatory of what I had seen, and both containing particulars of the mode of battle, which I had been unable to understand. The puzzle was then, as it still is, whether these quarrelsome little Formicans could form themselves into battalions, arrange plans of attack and defence, appoint commanders and captains, and play the parts of Napoleon and Wellington, without some means of intercommunication of idea, equivalent, in its results, to human speech? The question cannot be decided, except inferentially, and by arguing from the known to the unknown. If treated in this manner, there is much more to be said in favour of the proposition that the Formicans can speak to each other than can be said against it—especially if, remembering, with Shakespeare, that there are more things in heaven and earth than are dreamt of in our philosophy, we consider, at the same time, that there may be an infinitude of sounds in nature which our ears are too dull to hear, and of which the vibrations are far too faint and delicate to strike upon the human tympanum.

Without dogmatising on the subject, a student of nature may be permitted to express his belief that the all-wise and infinitely beneficent Creator has not only given to every living creature, great or small, the capacity for enjoyment, and the consequent capacity for pain, but the power of expressing to its own kind its joy or sorrow, its fears, its wishes, and its wants; and that man is not so wholly a monopolist of speech and reason as the philosophers have imagined. One of our popular living poets (Charles Mackay) says, in "A Fancy under the Trees:"

To everything that lives  
The kind Creator gives  
Share of enjoyment; and while musing here,  
Amid the high grass laid,  
Under your grateful shade,  
I deem your branches, rustling low and clear,  
May have some means of speech  
Lovingly each to each,  
Some power to understand, to wonder, to revere.

Without going to this poetical length in favour of the trees, or even of the flowers, I think it may be fairly argued that the non-existence of speech among animals, and even among insects, is (to use the Scottish law phrase) "not proven." The sun may spread around a very great and glorious radiance, and a candle may emit a very small glimmer; but there is light in both cases. Man's reasoning powers, and the speech that accompanies them, when compared with the reasoning faculty and the speech of all the inferior inhabitants of the globe, may be as greatly in excess of theirs as the noonday sunshine is in excess of the ray of a farthing candle; but the least particle of reasoning power is reason as far as it extends. What we call instinct is but a kind and degree

of reason, and, in a world full of balances and compensations, its very inferiority has its compensation in the fact that, unlike reason, instinct can never go wrong. If animals cannot understand our language unless in very few instances of ordinary occurrence and when accompanied by sign, gesture, and the expression of the eye, neither can we understand their language, except it have the same mute accompaniments. Though Emerson may say, "that we are wiser than we know," it is barely as possible, with all our undoubted superiority, and all our pride of intellect, that we are not exactly so wise as we think.

### TYRANNY.

THEY who bear the weight of tyranny  
Must bear it as they may;  
But since I've laid my burthen down,  
I have a thing to say:

My trouble is past trouble now;  
It has long lain with the dead;  
My life is in its inner soul  
No more disquieted.

I own a lovely garden-ground:  
The plants it grows are rare;  
And yet sometimes I almost wish  
The flowers were not so fair.

Were they thistles by the wayside blown,  
I might pluck them and be glad;  
But, gazing on these tender things,  
Their beauty makes me sad.

Though free as fair in others' sight,  
To me they bring the hour  
When in my dearth I was denied  
The gathering of a flower.

The dearth of love, the dearth of hope—  
Life's sweet and common bread,  
When the gracious sun seem'd shrunk and lost  
In the darkness overhead.

I hear the cruel mandate now;  
It shivers through the air,  
A blight upon the living flowers  
I would were not so fair.

I stretch my hand—yet touch them not;  
I cannot well define  
How the force of old repression works:  
I do not feel them mine.

The breeze may sway, the sun may kiss,  
The wind-flower by the wall;  
I stand and watch it wistfully  
To see it fade and fall.

I lift it then, my own at last,  
And hide it in my breast,  
And there one dead-born blessing more  
Is buried with the rest.

But I forget, in musing thus  
On that old distant day,  
The word of counsel I would speak,  
The "thing I had to say."

It is but this: Oh! ne'er deny  
The gifts which Mercy gave,  
Lest a voice that is not loud but deep  
Should curse you in your grave.

For I believe, as here I breathe,  
With every flower downtrod,  
The sin and sorrow of that time  
Are crying up to God.

## HOLIDAY ROMANCE.

BY CHARLES DICKENS.

IN FOUR PARTS.

PART I.

INTRODUCTORY ROMANCE. FROM THE PEN OF  
WILLIAM TINKLING ESQUIRE.\*

THIS beginning-part is not made out of anybody's head you know. It's real. You must believe this beginning-part more than what comes after, else you won't understand how what comes after came to be written. You must believe it all, but you must believe this most, please. I am the Editor of it. Bob Redforth (he's my cousin, and shaking the table on purpose) wanted to be the Editor of it, but I said he shouldn't because he couldn't. *He* has no idea of being an Editor.

Nettie Ashford is my Bride. We were married in the right-hand closet in the corner of the dancing-school where first we met, with a ring (a green one) from Wilkingwater's toyshop. I owed for it out of my pocket-money. When the rapturous ceremony was over, we all four went up the lane and let off a cannon (brought loaded in Bob Redforth's waistcoat-pocket) to announce our Nuptials. It flew right up when it went off, and turned over. Next day, Lieutenant-Colonel Robin Redforth was united, with similar ceremonies, to Alice Rainbird. This time, the cannon bust with a most terrific explosion, and made a puppy bark.

My peerless Bride was, at the period of which we now treat, in captivity at Miss Grimmer's. Drowvey and Grimmer is the partnership, and opinion is divided which the greatest Beast. The lovely Bride of the Colonel was also immured in the Dungeons of the same establishment. A vow was entered into between the Colonel and myself that we would cut them out on the following Wednesday, when walking two and two.

Under the desperate circumstances of the case, the active brain of the Colonel, combining with his lawless pursuit (he is a Pirate), suggested an attack with fireworks. This however, from motives of humanity, was abandoned as too expensive.

Lightly armed with a paper-knife buttoned up under his jacket, and waving the dreaded black flag at the end of a cane, the Colonel took command of me at 2 P.M. on the eventful and appointed day. He had drawn out the plan of attack on a piece of paper which was rolled up round a hoop-stick. He showed it to me. My position and my full-length portrait (but my real ears don't stick out horizontal) was behind a corner-lamp-post, with written orders to remain there till I should see Miss Drowvey fall. The Drowvey who was to fall was the

\* Aged Eight.



one in spectacles, not the one with the large lavender bonnet. At that signal I was to rush forth, seize my Bride, and fight my way to the lane. There, a junction would be effected between myself and the Colonel, and putting our Brides behind us, between ourselves and the palings, we were to conquer or die.

The enemy appeared—approached. Waving his black flag, the Colonel attacked. Confusion ensued. Anxiously I awaited my signal, but my signal came not. So far from falling, the hated Drowvey in spectacles appeared to me to have muffled the Colonel's head in his outlawed banner, and to be pitching into him with a parasol. The one in the lavender bonnet also performed prodigies of valour with her fists on his back. Seeing that all was for the moment lost, I fought my desperate way hand to hand to the lane. Through taking the back road, I was so fortunate as to meet nobody, and arrived there uninterrupted.

It seemed an age 'ere the Colonel joined me. He had been to the jobbing-tailor's to be sewn up in several places, and attributed our defeat to the refusal of the detested Drowvey to fall. Finding her so obstinate he had said to her in a loud voice, "Die recreant!" but had found her no more open to reason on that point than the other.

My blooming Bride appeared accompanied by the Colonel's Bride, at the Dancing School next day. What? Was her face averted from me? Hah! Even so. With a look of scorn she put into my hand a bit of paper, and took another partner. On the paper was pencilled, "Heavens! Can I write the word! Is my husband a Cow?"

In the first bewilderment of my heated brain I tried to think what slanderer could have traced my family to the ignoble animal mentioned above. Vain were my endeavours. At the end of that dance I whispered the Colonel to come into the cloak-room, and I showed him the note.

"There is a syllable wanting," said he, with a gloomy brow.

"Hah! What syllable?" was my inquiry.

"She asks, Can she write the word? And no; you see she couldn't," said the Colonel, pointing out the passage.

"And the word was?" said I.

"Cow—cow—coward," hissed the Pirate-Colonel in my ear, and gave me back the note.

Feeling that I must for ever tread the earth a branded boy—person I mean—or that I must clear up my honour, I demanded to be tried by a Court-Martial. The Colonel admitted my right to be tried. Some difficulty was found in composing the court, on account of the Emperor of France's aunt refusing to let him come out. He was to be the President. 'Ere yet we had appointed a substitute, he made his escape over the back wall, and stood among us, a free monarch.

The court was held on the grass by the pond. I recognised in a certain Admiral among my judges my deadliest foe. A cocoa-nut had given rise to language that I could not brook. But confiding in my innocence, and also in the knowledge that the President of the United

States (who sat next him) owed me a knife, I braced myself for the ordeal.

It was a solemn spectacle, that court. Two executioners with pinafores reversed, led me in. Under the shade of an umbrella, I perceived my Bride, supported by the Bride of the Pirate-Colonel. The President (having reproved a little female ensign for tittering, on a matter of Life and Death) called upon me to plead, "Coward or no Coward, Guilty or not Guilty?" I pleaded in a firm tone, "No Coward and Not Guilty." (The little female ensign being again reproved by the President for misconduct, mutinied, left the court, and threw stones.)

My implacable enemy, the Admiral, conducted the case against me. The Colonel's Bride was called to prove that I had remained behind the corner-lamp-post during the engagement. I might have been spared the anguish of my own Bride's being also made a witness to the same point, but the Admiral knew where to wound me. Be still my soul, no matter. The Colonel was then brought forward with his evidence.

It was for this point that I had saved myself up, as the turning-point of my case. Shaking myself free of my guards—who had no business to hold me, the stupids! unless I was found Guilty—I asked the Colonel what he considered the first duty of a soldier? 'Ere he could reply, the President of the United States rose and informed the court that my foe the Admiral had suggested "Bravery," and that prompting a witness wasn't fair. The President of the Court immediately ordered the Admiral's mouth to be filled with leaves, and tied up with string. I had the satisfaction of seeing the sentence carried into effect, before the proceedings went further.

I then took a paper from my frouzers-pocket, and asked: "What do you consider, Colonel Redforth, the first duty of a soldier? Is it obedience?"

"It is," said the Colonel.

"Is that paper—please to look at it—in your hand?"

"It is," said the Colonel.

"Is it a military sketch?"

"It is," said the Colonel.

"Of an engagement?"

"Quite so," said the Colonel.

"Of the late engagement?"

"Of the late engagement."

"Please to describe it, and then hand it to the President of the Court."

From that triumphant moment my sufferings and my dangers were at an end. The court rose up and jumped, on discovering that I had strictly obeyed orders. My foe, the Admiral, who though muzzled was malignant yet, contrived to suggest that I was dishonoured by having quitted the field. But the Colonel himself had done as much, and gave his opinion, upon his word and honour as a Pirate, that when all was lost the field might be quitted without disgrace. I was going to be found "No Coward and Not Guilty," and my blooming Bride was going to be publicly restored to my arms in a procession, when an unlooked-for

event disturbed the general rejoicing. This was no other than the Emperor of France's aunt catching hold of his hair. The proceedings abruptly terminated, and the court tumultuously dissolved.

It was when the shades of the next evening but one were beginning to fall, 'ere yet the silver beams of Luna touched the earth, that four forms might have been desiered slowly advancing towards the weeping willow on the borders of the pond, the now deserted scene of the day before yesterday's agonies and triumphs. On a nearer approach, and by a practised eye, these might have been identified as the forms of the Pirate-Colonel with his Bride, and of the day before yesterday's gallant prisoner with *his* Bride.

On the beauteous faces of the Nymphs, dejection sat enthroned. All four reclined under the willow for some minutes without speaking, till at length the Bride of the Colonel poutingly observed, "It's of no use pretending any more, and we had better give it up."

"Hah!" exclaimed the Pirate. "Pretending?" "Don't go on like that; you worry me," returned his Bride.

The lovely Bride of Tinkling echoed the incredible declaration. The two warriors exchanged stoney glances.

"If," said the Bride of the Pirate-Colonel, "grown-up people won't do what they ought to do, and WILL put us out, what comes of our pretending?"

"We only get into scrapes," said the Bride of Tinkling.

"You know very well," pursued the Colonel's Bride, "that Miss Drowvey wouldn't fall. You complained of it yourself. And you know how disgracefully the court-martial ended. As to our marriage; would my people acknowledge it at home?"

"Or would my people acknowledge ours?" said the Bride of Tinkling.

Again the two warriors exchanged stoney glances.

"If you knocked at the door and claimed me, after you were told to go away," said the Colonel's Bride, "you would only have your hair pulled, or your ears, or your nose."

"If you persisted in ringing at the bell and claiming Me," said the Bride of Tinkling to that gentleman, "you would have things dropped on your head from the window over the handle, or you would be played upon by the garden-engine."

"And at your own homes," resumed the Bride of the Colonel, "it would be just as bad. You would be sent to bed, or something equally undignified. Again: how would you support us?"

The Pirate-Colonel replied, in a courageous voice, "By rapine!" But his Bride retorted, suppose the grown-up people wouldn't be rapined? Then, said the Colonel, they should pay the penalty in Blood. But suppose they should object, retorted his Bride, and wouldn't pay the penalty in Blood or anything else?

A mournful silence ensued.

"Then do you no longer love me, Alice?" asked the Colonel.

"Redforth! I am ever thine," returned his Bride.

"Then do you no longer love me, Nettie?" asked the present writer.

"Tinkling! I am ever thine," returned my Bride.

We all four embraced. Let me not be misunderstood by the giddy. The Colonel embraced his own Bride and I embraced mine. But two times two make four.

"Nettie and I," said Alice, mournfully, "have been considering our position. The grown-up people are too strong for us. They make us ridiculous. Besides, they have changed the times. William Tinkling's baby-brother was christened yesterday. What took place? Was any king present? Answer, William."

I said No, unless disguised as great-uncle Chopper.

"Any queen?"

There had been no queen that I knew of at our house. There might have been one in the kitchen; but I didn't think so, or the servants would have mentioned it.

"Any fairies?"

None that were visible.

"We had an idea among us, I think," said Alice, with a melancholy smile, "we four, that Miss Grimmer would prove to be the wicked fairy, and would come in at the christening with her crutch-stick, and give the child a bad gift? Was there anything of that sort? Answer, William."

I said, that Ma had said afterwards (and so she had), that great-uncle Chopper's gift was a shabby one; but she hadn't said a bad one. She had called it shabby, electrotyped, second-hand, and below his income.

"It must be the grown-up people who have changed all this," said Alice. "We couldn't have changed it, if we had been so inclined, and we never should have been. Or perhaps Miss Grimmer is a wicked fairy, after all, and won't act up to it, because the grown-up people have persuaded her not to. Either way, they would make us ridiculous if we told them what we expected."

"Tyrants!" muttered the Pirate-Colonel.

"Nay, my Redforth," said Alice, "say not so. Call not names, my Redforth, or they will apply to Pa."

"Let 'em!" said the Colonel. "I don't care! Who's he?"

Tinkling here undertook the perilous task of remonstrating with his lawless friend, who consented to withdraw the moody expressions above quoted.

"What remains for us to do?" Alice went on in her mild wise way. "We must educate, we must pretend in a new manner, we must wait."

The Colonel clenched his teeth—four out in front, and a piece off another, and he had been twice dragged to the door of a dentist-despot, but had escaped from his guards. "How educate? How pretend in a new manner? How wait?"

"Educate the grown-up people," replied Alice. "We part to-night.—Yes, Redforth!"—for the Colonel tucked up his cuffs, "part

to-night! Let us, in these next Holidays now going to begin, throw our thoughts into something educational for the grown-up people, hinting to them how things ought to be. Let us veil our meaning under a mask of romance; you, I, and Nettie. William Tinkling being the plainest and quickest writer shall copy out. Is it agreed?"

The Colonel answered, sulkily, "I don't mind!" He then asked, "How about pretending?"

"We will pretend," said Alice, "that we are children; not that we are those grown-up people who won't help us out as they ought, and who understand us so badly."

The Colonel, still much dissatisfied, growled, "How about waiting?"

"We will wait," answered little Alice, taking Nettie's hand in hers, and looking up at the sky, "we will wait—ever constant and true—till the times have got so changed as that everything helps us out, and nothing makes us ridiculous, and the fairies have come back. We will wait—ever constant and true—till we are eighty, ninety, or one hundred. And then the fairies will send us children, and we will help them out, poor pretty little creatures, if they pretend ever so much."

"So we will, dear," said Nettie Ashford, taking her round the waist with both arms and kissing her. "And now if my Husband will go and buy some cherries for us, I have got some money."

In the friendliest manner I invited the Colonel to go with me; but he so far forgot himself as to acknowledge the invitation by kicking out behind, and then lying down on his stomach on the grass, pulling it up and chewing it. When I came back, however, Alice had nearly brought him out of his vexation, and was soothing him by telling him how soon we should all be ninety.

As we sat under the willow-tree and ate the cherries (fair, for Alice shared them out), we played at being ninety. Nettie complained that she had a bone in her old back and it made her hobble, and Alice sang a song in an old woman's way, but it was very pretty, and we were all merry. At least I don't know about merry exactly, but all comfortable.

There was a most tremendous lot of cherries and Alice always had with her some neat little bag or box or case, to hold things. In it, that night, was a tiny wine-glass. So Alice and Nettie said they would make some cherry-wine to drink our love at parting.

Each of us had a glassful and it was delicious, and each of us drank the toast "Our love at parting." The Colonel drank his wine last, and it got into my head directly that it got into his directly. Anyhow his eyes rolled immediately after he had turned the glass upside down, and he took me on one side and proposed in a hoarse whisper that we should "Cut 'em out still."

"How did he mean?" I asked my lawless friend.

"Cut our Brides out," said the Colonel, "and then cut our way, without going down a single turning, Bang to the Spanish Main!"

We might have tried it, though I didn't think it would answer; only we looked round and saw that there was nothing but moonlight under the willow-tree, and that our pretty pretty wives were gone. We burst out crying. The Colonel gave in second, and came to first; but he gave in strong.

We were ashamed of our red eyes, and hung about for half an hour to whiten them. Likewise a piece of chalk round the rims, I doing the Colonel's, and he mine, but afterwards found in the bedroom looking-glass not natural, besides inflammation. Our conversation turned on being ninety. The Colonel told me he had a pair of boots that wanted soleing and heeling, but he thought it hardly worth while to mention it to his father, as he himself should soon be ninety, when he thought shoes would be more convenient. The Colonel also told me with his hand upon his hip that he felt himself already getting on in life, and turning rheumatic. And I told him the same. And when they said at our house at supper (they are always bothering about something) that I stooped, I felt so glad!

This is the end of the beginning-part that you were to believe most.

#### LATEST GHOST-TALK.

THE persuasion that the spirits of the departed occasionally revisit the scene of their earthly existence is too general to render necessary any excuse for an occasional return to the subject, whenever the occurrence of some incident of novel feature—or the starting of new theories of explanation—give promise of any profitable result. The object of this paper is not to advocate the doctrine that the revisitations just alluded to are permitted, but simply to narrate two or three additions to Ghostly Literature.

Very few years have passed since the occurrence, in a busy thoroughfare of busy London, of an incident which it will be better to give in the words of the narrator.

"It was on a wild stormy night in the spring of 1857, that I was sitting before the fire at my lodgings in — street, with an open book on my knee. The fire had burned very low, and I had not replenished it; for the weather, stormy as it was, was warm, and one of the windows had remained, since dinner, partially unclosed.

"My sitting-room was on the third floor—one of those queer old rooms that seem expressly adapted to the occupancy of sprites and bogies. The walls were panelled to a height of six feet from the floor, and the cornices covered with fantastic mouldings. Heavy articles of furniture, including a mighty high-backed chair, disposed in different parts of the room, were lighted up occasionally by the flickering gaseous flame in the grate, which soon abandoned them to deeper and deeper darkness as its aliment grew less.

"In the centre of the apartment there stood a large round table. Between this and the fire I sat, as I have mentioned, with a volume on my knee. It was upon the subject of the law of evidence, and, to say truth, showed small

tokens of frequent consultation. I had lapsed into meditation, and thence into a state of dreamy semi-consciousness, when my attention was attracted by a movement of the door, of which, from my position, I commanded a view. I saw it, through my half-closed eyes, open slowly and noiselessly, and next moment a female figure entered the room.

"It was not a very alarming apparition, being nothing more than an extremely pretty woman of about twenty-five, with light brown hair, gracefully arranged under a bonnet of the ordinary fashion of the day. Her features were perfectly strange to me. They were regular, and she would have been altogether a very attractive person but for the circumstance that her eyes had a strange unearthly expression—a look as of one who had gazed on things immortal—perhaps, to speak more familiarly, a look such as medical science has described as appearing in the eyes of criminals who have been, by some strange accident, torn from the jaws of death after the hangman had, to all appearance, faithfully performed his ghastly office. I myself have seen some similar expression in the faces of men who have endured awful peril, and have been, by some unforeseen circumstance, rescued from destruction when the real bitterness of death had passed.

"So much was I fascinated by that peculiar glance, that I sat, like one entranced, without power of movement, my heart alone reminding me, by its accelerated beat, that I lived, and was cognisant of what was presented to my eyes.

"My mysterious visitor advanced to the table, without taking the least notice of me, and, removing her bonnet with the easy natural manner of one coming home from a walk, laid it on the table. She then took from her pocket a little book bound in crimson velvet, and, drawing a chair to the fire, seemed to become absorbed in its perusal. In sitting down, she turned her side to me; and a gleam from the dying fire suddenly revealed to me a ghastly gaping wound in the right temple, such as might have been caused by a fall against some sharp and hard substance.

"It was now that the conviction rushed upon me that my silent visitor was not of this world; yet I do not remember that I experienced any feeling akin to consternation. Curiosity and interest, at all events, were predominant; and I watched her every movement with almost breathless attention.

"After I know not what time—probably some ten minutes—passed in this manner, the girl seemed to become restless and uneasy. She glanced from her book to the door—to the window—to the mantel-shelf (as though a clock stood there)—tried to resettle to her book, but apparently failed; and, at length, laying it down, murmured to herself: 'What in the world can detain him? It is long past his time.'

"She remained, as it were, buried in thought for a few moments; then, with an audible sigh, resumed her reading. It did not answer, however. It was manifest that she could not control some anxious thought; and now, as if taking a sudden resolution, she replaced the

volume in her pocket, rose, put on her bonnet, and moved towards the door. Suddenly she paused, turned, approached the window, and, seeming to raise it, gazed steadfastly out.

"The next moment, she gave a violent start, and appeared to gasp for breath, her clasped hands and straining eyeballs indicating that some terrible object was presented to her view. Then, with one loud, heart-broken cry, she threw her arms wildly above her head, and cast herself from the window!

"That cry seemed to arouse me from my trance-like condition. I was on my feet in a second, and rushed to the window. Had my senses deceived me? No doubt; for it was barely open—as I had left it. I flung up the sash, and leaned forth. In the street all was as usual. The stream of human life passed uninterruptedly on. A collected policeman glanced stolidly up at my opening window, and sauntered by. Two men were calmly smoking at a window fronting mine. It was plain *they* had heard or seen nothing amiss. Much marvelling, I returned to my chair and book; but little enough of the law of evidence found its way, that evening, into my disturbed brain.

"The next day I took an opportunity of speaking confidentially to my landlady. Had anything of an unusual nature been seen in that house before? The worthy woman hesitated. Why did I ask that? I told her all; and, moved by a sudden impulse, inquired if any calamity had occurred in those apartments which might, to some minds, account for the strange appearance I had witnessed.

"With a little pressing, the woman informed me that, just a year before, a tragical incident *had* occurred there. A young couple had occupied the rooms on the third floor. The lady was very pretty, with light brown hair, and was tenderly attached to her young mate, who was a clerk in some one of the large city offices.

"One day she returned from her walk as usual, and, fearing she was late, ran hastily up, half expecting to find her husband awaiting her. He had not arrived, however; and, having thrown aside her bonnet, and set the room in order, she sat down beside the fire, and strove to forget her impatience in the perusal of a book which George had that day presented to her. Dinner-time came, and tea-time, but no George. Dreading she knew not what, the poor girl at last ran to the window, determined to keep watch until he arrived. For some time she had been noticed leaning motionless over the window-sill. But a new object attracted the attention of those who watched her. A stretcher was borne up the street, upon which lay a crushed, distorted corpse. It was the young husband. He had fallen from a steamer's deck, and been crushed and drowned between the boat and pier. As they halted at the door which he had quitted in health and mirth that morning, a piercing shriek alarmed the whole street. The young widow had flung herself from the window. Her head struck the kerb-stone. She was killed on the spot."

A ghostly appearance, under similar condi-



tions, was witnessed by the aunt of a lady now resident in London, who was at the time on a visit to Canada. She was about fifteen, healthy in body and in mind, and gifted with a remarkably clear intelligence. While sitting, in broad day, beneath a cherry-tree whose branches overhung a paling at right angles to her seat, she saw a young girl come tripping along the paling. In wondering how she was enabled to keep her footing, the lady noticed that her tiny feet were encased in high-heeled red morocco slippers. Her dress was of old fashion, consisting partly of the then obsolete "négligé" and a long blue scarf. Arrived beneath the tree, the visionary figure unwound the scarf, secured one end to an overhanging bough, made a loop at the other, and, slipping it over her head, leaped from the paling! On witnessing this, the young seer fainted away.

Subsequent inquiry proved that, at a period not less than sixty years before, a girl named Caroline Waldstein, daughter of a former proprietor of the estate, having been jilted by her lover, put an end to her life at the spot and in the manner depicted in the vision.

Instances of the warning dream, involving minute particulars, possess a certain interest. Here is a recent example:

The father of a friend of the writer, an old Peninsular officer—he commanded his regiment at Waterloo—was residing, not long since, about twelve miles from London, in a direction where, strange to say, no railway passed sufficiently near to materially accelerate the journey to town. One morning the colonel found, among the letters awaiting him on the breakfast-table, an application from a friend of his, who was engaged in some business of a fluctuating and speculative character, earnestly requesting the loan of a hundred pounds. The writer resided in Wimpole-street, where the Colonel had often partaken of his friend's hospitality. Unwilling to refuse such an appeal, he instantly transmitted, by post, a cheque for the required amount.

On the succeeding night, his eldest daughter dreamed that the applicant had sustained a reverse of so crippling a nature, that insolvency was inevitable, and her father's money consequently lost. So deep was the impression thus unexpectedly suggested to her mind, that the young lady left her bed, and, going straight to her mother's room, communicated her dream. Her sleepy parent merely remonstrated, and sent her away. But a second time came back the disturbing dream, and with an angry force that sent her a second time to her mother's bedside. Once more—but with soothing and gentleness—Miss Margaret was dismissed to her repose. However, about four in the morning, the dream recurred for the *third* time, and now the young lady fairly got up, dressed herself, and appealed to her father, declaring that she would not attempt to sleep again, until the truth of what she now believed to be a warning should be investigated. The colonel's interest and curiosity were aroused. He ordered his carriage at half-past six, and, taking his daughter with him, started for Wimpole-street.

The travellers knew the habits of their friend. He never quitted his bedroom till nine o'clock, and when, a little before that hour, they were ushered into his breakfast-parlour, the morning's letters lay beside his plate. Among them, the colonel recognised his own, which, under the peculiar circumstances, and the pressing instances of his daughter, the gallant officer felt justified in abstracting, and placing in his pocket. Upon the appearance of the master of the house, the visitor explained, and with perfect truth, that he had come thus early to town, purposely to express his very sincere regret that circumstances, equally uncontrollable and unforeseen, rendered it impossible for him to comply with his request for a loan.

How these excuses were received history does not state. One thing, however, is beyond all question, that the gentleman's name appeared in the next Gazette, and *that* owing to liabilities in regard to which the poor colonel's loan would have been as a drop in a well! Who will deny that here was a dream fairly worth a hundred pounds?

It may be satisfactory to the lovers of unexplained marvels to learn that the number of houses wanting flesh-and-blood tenants, because they are supposed to be preoccupied by beings of a different mould, by no means diminishes. There is a spot—a very pretty spot, too—and highly accessible to travellers, in which there is a very colony of such dwellings (to use the language of an inhabitant of the district, a "perfect nest of ghosts"), albeit its name, to satisfy editorial scruples, must be suppressed. It might else have been discovered, with consummate ease, in the page of Bradshaw. A brief residence in that favoured precinct would satisfy the most incredulous that there are mysteries that baffle his philosophy. There is another spot—let us hope that we are successfully working to windward of the law of defamation, in mentioning that it is not far from the city of Bath—which boasts of two handsome country-seats, each possessed of a traditionary ghost. The following, relating to one of these houses, which we shall designate Barton Hall, is perfectly true, and occurred but a short time since, on the occasion of the visit of two young ladies, sisters, from whom the narrative is derived. They had retired to the chamber occupied by both, and the elder sister was already in bed. The younger was kneeling before the fire. The door opened softly, and a woman, entering, crossed the apartment, and bent down before a chest of drawers, as if intending to open the lower one. Thinking it was one of the maids, the young lady who was in bed accosted her: "Is that you, Mary? What are you looking for there?"

Her sister, who was beside the fire, had risen to her feet, and turned towards the woman. In the act, she uttered a loud shriek, and, staggering back, fell half fainting on the bed. The other sprang up, and followed the intruder, who seemed to retreat quickly into an adjoining dressing-room. The young lady entered. It was empty.

Returning to her sister, the latter, who had recovered from her consternation, explained the

cause of her outcry. The woman, in turning to meet her, displayed a human countenance, but devoid of eyes.

The neighbouring residence, Jervis House, is a building some two centuries old, and stands in rather extensive grounds, having, moreover, a large ornamental lake, in the centre of which is a small island, without trees. A gentleman who was on a visit for the first time at Jervis House, a year or two ago, observed to his host at breakfast: "I see there is no bridge-communication with your little island."

"None."

"I thought, too, you told me you had at present no boat on the lake?"

"Nor have I," replied his friend. "Why?"

"How then do ladies effect the passage?"

The host hesitated.

"Ladies!" he repeated. "Do you mean——"

"I mean, my good friend, that I noticed a lady walking on the island, this morning, so early, that I wondered at her fancy. She passed entirely round, and crossed it twice, so that I could not possibly be mistaken."

"You have seen the Jervis ghost," said his friend, curtly. And the subject was dismissed.

The following has been authenticated: Mr. L. L., one of the best and boldest members of the famous Midlandshire hunt, was killed by his horse falling with him at a leap. He left a widow and one daughter, a very lovely girl. Mr. L.'s estate, however, passed to a male heir—a distant cousin—and Mrs. L. and her daughter determined to take up their abode on the Continent.

After a short sojourn at Paris, they proceeded to Tours, travelling, from preference, by the posting-road, until, one evening, the picturesque aspect of a little hamlet, overlooked by a fine old château, induced them to halt there for the night. They were informed by the landlord of the rustic inn, that the grey-walled mansion, to the south, was the property of Monsieur Gaspard, a widower, who desired to dispose of it, and, meanwhile, resided about a league from the house. Next morning, Mrs. L. and her daughter passed some hours exploring the venerable mansion, and roaming in its noble but neglected gardens, until they arrived at the conclusion that nothing could possibly please them better. A proposal was forthwith addressed to the proprietor. No difficulties ensued—and the ladies were quickly installed in their new possession—as well as, it would seem, in the good graces of Monsieur Gaspard himself, for he paid them frequent visits, and speedily established himself on the footing of an intimate friend.

He was a man of more than ordinary talents, having moreover the art to turn them to advantage, and it was not very long before Monsieur Gaspard became the declared suitor of Ada L.

One peculiarity he possessed, which had soon attracted Mrs. L.'s notice—a liability to sudden fits of gloom and abstraction, against which he manifestly strove in vain. These, however, it is true, were not of frequent occurrence; and, with this single exception, all went merrily as that marriage-bell which, in about a fortnight, was to celebrate the union of the

affianced pair. For Monsieur Gaspard was an ardent lover, and gave his mistress no peace until he had secured an early day. One night Ada, fatigued with a walk somewhat longer than common, withdrew early to her chamber, a lofty, spacious apartment, with furniture of oak and ebony, and having a large old wardrobe directly facing the bed. She was awakened by sounds like the rustling of a silk dress; and, to her amazement, saw a young lady, richly attired in the fashion of a past period, cross the room, and disappear, as it seemed, into the closed wardrobe.

The vision had passed so suddenly, that the young lady had no difficulty in persuading herself that it was nothing more than a dream, or one of those impressions, so real in appearance, that frequently visit us on the confines of actual sleep. When, however, on the next night, a precisely similar incident recurred, and, still more, when the third night presented the same image, Miss L.'s alarm and dismay were fully aroused. On this last occasion she had taken her maid to sleep with her, and it was the loud scream of the latter that awakened her, in time to notice the retreating figure.

Cautioning the servant to be silent on the matter, Miss L. communicated the circumstance to her mother. Workmen were sent for to examine and remove the wardrobe, when, at the back, was found a small door. This, being forced open, revealed a narrow flight of stairs, which conducted the searchers to a little vault-like chamber. In one corner lay a heap of moth-eaten clothes, and other objects, which a nearer scrutiny proved to be the remains of a human being, of which little more than the skeleton was left. A ring and a locket were also found, and these, at the police inquiry which succeeded, tended to the identification of the remains as those of a beautiful girl of the village, who, five years before, had, as it was supposed, quitted her home with a young soldier who had been seen in the neighbourhood.

Monsieur Gaspard was placed under surveillance; but even this cautious step sufficed. His conscience had long tormented him. He acknowledged that he had seduced and murdered the girl; but under what precise circumstances was never revealed, except to his confessor. He was found guilty, but not executed—passing the remainder of his miserable life in the condition, worse than death, of a prisoner in the galleys, without hope of pardon.

## THE DEAR GIRL.

BY THE AUTHOR OF "BELLA DONNA," "NEVER FORGOTTEN," &c.

### CHAPTER XXXIII. ENMITY.

IN a place like the colony, small figures and small offices would magnify into a surprising importance. The affair of the unhappy Doctor Macan, and his rivalry with, or rather defeat by, the new and more popular doctor, was, to use Captain Filby's favourite expression, "as good as a play." That last unhappy practitioner wa every day falling; he soon "wouldn't have breas

and cheese for his brats." While Vivian is away, we may go back a little.

The rise of Dr. White was curious. He had come there in an obscure way, which should not certainly be remarked on, as so many chose that fashion of coming. A few had noticed him. He was good looking, and had a good address. The two or three who had spoken to him never knew that he belonged to the profession, until one day Lady Pilpay, going on to Paris, and taken with the vapours or the remains of sea-sickness at the "Royle," Le Bœuf went off himself, distractedly, to fetch Dr. Macan. It was late in the evening, and that unhappy man, at that unhappy hour, was actually sitting with a newly married compatriot, who had money, over some rich and real Irish native spirit. Such a treat he had not had for years. Its delicious fumes brought him back to the old country, and the sweet "county Carik," and to Dr. Brennan's "beyan't Blarney." There were two tumblers, then three, then four; and then the messenger from his own house, sent in by the agitated "missus," surprised him.

"Faith, and I've no notion of stirring, tell her," said the doctor. "Not I!"

"Bring a little phial with you, Mary darling," said his friend, comically, "and we'll fill it for her ladyship. It's the best medicine she could take."

Le Bœuf posted away to a well-known café, where he knew he was certain of meeting the French doctors, though, indeed, he knew he was committing a blunder. Still, the Frenchman would prescribe *rest*—rest at the Hôtel Royal. Just as he reached the café, he was touched on the arm.

"I hear you were looking for the English doctor," said a young man of good address, "and that you could not find him. I am in the profession, and if I could be of use—"

Le Bœuf looked at him. He was well dressed, though a little hungry-looking, and had a good manner.

"I have only been here a short time," said the young man, answering an objection he saw in the other's face.

Le Bœuf said it would do, and took him off. The hungry look still struck him, and, as he entered the hotel, he turned and said:

"She is not very ill. I think all she wants is to repose herself for a few days."

"Thank you for the hint," said the other. "Often unprofessional people see more of the *real* nature of a malady than some of us."

He was introduced to Lady Pilpay's room—a fat dowager, with a companion, and a corpulent testy King Charles spaniel—that breed was then in fashion, and considered in the haute école of canine fancy—slumbering in an arm-chair. Her ladyship herself was lying on the sofa. She was pleased with the look of the young man. In Ferbelow's mart, at home, she liked to be served by good-looking young men, and often said to some of the young ladies of that house, "Go away, child; I am tired of your awkward fingers. Tell them to send me Mr. Jackson." And Mr. Jackson—a young gentleman with pale whiskers—would come bowing, and roll out his silks and ribbons in perfect bil-

lows, and was pleasantly rallied by his friends on this marked preference. She was delighted with the skill of the new Dieppe doctor. He spoke so softly, and, when he had mastered her case, was so agreeable and pleasant in his remedies. It was curious that he should have been the only one that really hit off her complaint—that is, agreed with her in what she believed to be her complaint. His prescription was rest, perfect rest, for a few days.

"Yours is a precious life, Lady Pilpay; and you must not do too much."

This was very different from "that brute," Duncan Dennison, who had told her, roughly, "There's nothing the matter with you, ma'am, but too much good beef. A good breathing walk every morning is the physic for you." Then Dr. White noticed that the snappish little King Charles, buried in his arm-chair, was very delicate, and interested himself about him, and promised to send him a soothing powder, later. He and Lady Pilpay were nearly three weeks at the Royal. By three weeks—nay, in three hours—he was a famous and fashionable doctor in Dieppe, a very agreeable young man, whom Lady Pilpay—then the only lady of quality in the place—thought more "clever" than Sir Duncan Dennison. Her seal was set upon the young doctor, and passed him current. Poor Dr. Macan!—that was a costly tumbler of punch for him.

It was long told, as a proof of the disinterested and handsome behaviour of the young man that he had actually "insisted on calling in Macan" in consultation. He was the chief local practitioner. It was only common courtesy, he said; and it was not fair in him as a new comer. Macan came, breathing hard and hastily; but Lady Pilpay, the moment almost she saw him, took an aversion to him. Here again ill luck pursued him; for, in his conflict of emotions, he did not see the King Charles on the rug, and stumbled over that over-fed brute, who shrieked and snarled with pain and pettishness.

"A low whisky-drinking fellow, with no manners! Throw the windows open, Jane."

Le Bœuf, too, was not ungrateful. A word from him went a long way; and, by the time Lady Pilpay had to proceed on her journey, Doctor White's reputation was made. Was it wonderful, then, that Colonel Vivian, the splendid—when that illness produced by his heroic deed came on—should be attended by this agreeable man, now, indeed, enjoying large practice? He attended Mrs. Guernsey Beaufort; Dick, the consul; Mrs. Penny, the English clergyman's wife, in her confinement; for in this department, too, he was not unskilful; and though the "little cherub"—Mrs. Penny's daughter—was taken from them, nothing reflected on the accoucheur, poor Penny's house being, to use Captain Filby's phrase, "like a dozen rabbit-warrens." He came twice every day to Colonel Vivian's bedside. Vivian did not like him. The origin of this dislike—which became a scandal in the colony—we must now trace.

"He is quite harmless, I believe," he said, laughing, to Lucy; "and he seems to be very unsettled in his principles of medicine."

"Oh, but he is so clever, you know," said Lucy, with reverence. "And he has cured that old Lady Pilpay!"

"I don't know," said Vivian, "but he agrees with everything I say. I said, yesterday, I should like a glass of good Burgundy, and would give the world for it. 'Well,' he said, 'Colonel Vivian'—and he is always ringing my name and title in a most disagreeable way—'well, Colonel Vivian, I don't know but that you are right.' When he had gone away, I remembered that he had said a few days ago that wine would be 'like prussic acid for me.'"

"Ah, yes," said the dear girl, eagerly. "Don't you see? That is the new system—whatever the patient likes or wishes for. He explained it all to us. 'That is nature,' he says, 'crying out.' Oh, he is very, very clever." Vivian laughed long, and loud, and merrily.

"But," I said, "if nature keeps crying out for opposite things?" That poor Macan—I suspect he knows more—"

"Yes," said Lucy, hesitating; "only he is so—so fond of punch. Now, if he came here some day in *that* state, and made a mistake about medicine, oh, I should never forgive myself!"

Vivian looked at her with inexpressible interest and fondness. She was colouring.

"Very well," he said, "that's settled. We shan't have him. Though, indeed, if a mistake were made with me—" and he sighed.

"Sighing and low-spirited," said she, eagerly. "Now you mustn't give up to this; you promised me."

They talked of a hundred things. Delightful mornings, these, for Lucy. Charming hours! It was like playing sweet music. These were the old hours she looked back to. "And you like them," she went on, speaking of Madame Jaques. "Such a dear pair! I am so interested in them. And yet I am afraid, do you know," she added in her wistfully confidential way, which was one of her charms, "they are not doing so well. It is a dreadful place. And their landlord is very rapacious, you know."

"Then their tenant must make it up to them," said he, delighted to please her. "I am really getting ashamed to be living at such a small charge. Next week, positively, I shall raise the rent on myself. By the way, their maid Nanon, I am not pleased with *her*. Perhaps I do her wrong; but somehow I have my strong suspicions."

"Of what?" said Lucy, showing in her face she was shocked.

"Oh, it is nothing; a few fancies, perhaps, now and again. But she is always hanging about after my papers, and, I *think*, a sort of ally of that dreadful doctor, whom I wish I was rid of—I do indeed!"

Some thought that came into his mind, suggested by his papers, agitated him dreadfully. He had risen, and was walking about. "You should not be here; nor come in to me in this way. It was foolish, cruel, wicked of me to suffer it! You, Miss Dacres, you cannot understand. You are fresh from a school, how can you ask me to stay on in

this place? I, a soldier, and with duties to look to—I have no business with things of this sort. I am well enough, and strong enough, to go away; and if I had the heart of a man, I should fly by to-night's packet."

Poor Lucy was agast at this burst. She rose from her seat.

"Sit down for a minute longer," he said, seizing her hand.

"What can you have to say?" said Lucy, growing agitated. "Oh, indeed, I oughtn't to stay."

"What I have to say?" repeated he. "What I *must* tell you now, no matter at what cost—that you are, indeed, the dear girl, the *dearest*—"

Lucy saw him sinking down almost to her feet. She was pale, fluttering, agitated; she knew not what was coming, yet she made no protest. It seemed to her, afterwards, that that moment verged on paradise. But a sudden sound at the door, not, strange to say, as of its being opened, but as of its being closed, broke the dream, and startled both. Next moment they heard a tap; the next, Dr. White entered.

One afternoon, a short time after, Mr. Vivian, now grown quite strong, was going to the pier to meet The Dear Girl, as a little surprise. He had gone away a street or two, when he found he had forgotten something, and returned. Madame Jaques was at the back, in the garden, with her maid, and did not see him come in. His bedroom opened off his sitting-room, and inside the bedroom was a little cupboard where he kept some of his "things." He was looking about softly here, with the doors open, and found what he wanted, when he saw some one in the sitting-room, stooping down over the table, and reading. Looking again, and still making no noise, he saw now that it was Doctor White.

There was a start and clatter as of shutting down lids, and the doctor's pale face was fixed on him, and the doctor's trembling fingers were on a little desk of Vivian's, not having time to get away. Vivian saw it all now. He remained a moment looking at him from head to foot.

"This is charming work," said Vivian at last. "Fortunate I came in time. Leave the room, sir—leave the house—never dare to enter it again!"

"Take care that I do not expose you. It is my duty to put honest people on their guard."

The other turned on him quickly. The former obsequious humble insinuation had all gone. Instead, there was a dark wicked-looking man.

"Then *you* had better take care. I give you a plain warning. I am not to be trifled with, nor my character either. So be very cautious. I tell you, you are mistaken in what you think. I am curious in little cabinets—there seems something curious in that lock."

Vivian laughed scornfully.

"This is like the impudence of a thief in the dock."

"No matter what it is like," said the other, taking his hat. "Keep my caution in mind. Otherwise, take care. Any man who calumniates me, I know how to calumniate him, and hope to do it better too." He left Vivian in a rage.



## CHAPTER XXXIV. DESERTION.

THE grand mystery was, the next day she thought, laid open to Lucy.

A bright face appeared at her door. It was the face of Madame Jaques, radiant and joyous. She almost rushed in; for they felt to each other like two girls.

"Joy! joy!" she cried. "Such news, mademoiselle! He is indeed a hero! I have found it all out. Ah, the beau garçon! *There is another*, mademoiselle, do you not see? He is bound—bound by his word, bound in honour. *There is the struggle!* He goes pacing, pacing, pacing up and down his room, like the caged lion at the fair."

"Ah!" cried Lucy. The light had poured in on her gradually.

"Yes, Jaques says so. I say so. Any one that knows anything of these things must say so. A marriage of convenience—his father and mother force him."

"He has no father nor mother," said Lucy, gently taking the lights out of the picture.

"The young lady idolises him; that is only natural, and no fault of hers. He is a man of honour." Madame Jaques drew herself up, as she had seen the ladies on the stage do. "He respects his word. He has long since ceased to care for her. He now idolises another."

This sketch brought conviction home to Lucy. It was too clear; it explained everything. All that he had done became not only excusable, but natural, and what he *should* have done.

These were happy days for Lucy. An unbounded prospect seemed opening out before her of happiness and joy; something elysian seemed to be drawing on. There was a gentleness, an interest, about her lover, an anticipation she could not describe; and all day long she felt she could sing. For the next, a little plan had been fixed. There was a small town about ten miles away, where there were some curious things to be seen—a church—it did not matter what; it was an expedition. She and dear Harco, and perhaps the dearer Vivian, were to walk there, and drive back again. These sort of plans gave her surprising pleasure. Shall it be confessed, also, she was anxious to show the tattling public of the place that she did not care—no, not one *bit*—for their vile uncharitable stories!

Harco was in great spirits that night; for he had his joyful news also. A letter was in his hand; who shall we suppose was it from? Sir John Trotter, the strange baronet. It expressed great surprise at not having heard from him, as he was "still keeping the borough open." ("What did I tell you, Lulu? I knew the fellow would knuckle down to me!") "It was surely worth while making a small exertion for so important a matter," Sir John then went on, dwelling on this point; adding, "I often wish to have the pleasure of hearing 'Charlie is my darling' once more. I never heard it given with such incomparable spirit."

"He was a good judge of music," said Harco, reflectively; "I must allow him that. Indeed, I must say he has behaved handsomely. For between ourselves, Lulu, I let my tongue fly a little——"

"He is noble, dearest," said Lucy, with enthusiasm. "Oh, and we shall see you sitting in the house, a real M.P.!"

"Hearing me, too, my pet. Seeing would be poor stuff. I'll astonish them, the right honourable gentlemen on my right. And I'll be giving orders for the gallery to my Lulu and her colonel—eh, rogue?"

Lulu coloured, not with confusion, but with pleasure. She saw the vision of a happy party driving down to the house—Harco going in at the members' entrance, she and her dear Vivian at their own proper door. Suddenly Harco called out, with one of those odd changes of tone so common to him, now grown surly:

"What the deuce is all this? 'I expected, at least, to have heard from your friend, who explained to me how things were, and how you were situated. He said I was to hear from him in a week. This delay is very strange, and I hope will be explained. Business, however, will take me to France, shortly, and I shall look in at Dieppe on my way.' What the deuce—what does he mean? I've no friend."

Lucy gravely took it from him, and read it over to herself, then returned it to him, her eyes flashing, her lips trembling. "I know it," she said, "and can explain it. It was Mr. West."

"Ph-e-e-e-w—" went on Mr. Dacres in an interminable whistle. "*That's* the way! so it is."

"And do you not see, Harco? Oh! how mean, how pitiful! Don't you see, *this was his revenge*, when he found that I would not accept him? How unworthy! He tries to poison our friends, and set them against us. I could not have believed it of him! No!"

"He's a mean, plotting, low fellow!" said Harco, with sudden savageness. "I'll go to him, and tell him so, too. What does he mean, meddling with me?"

"No, you mustn't," said Lucy, firmly; "we will treat him with contempt. Or, I tell you what, let us send out for Vivian, and tell him. I have a little secret, Harco. He knows Sir John; but I did not like telling you, as it was all at an end."

"Well, well," said Harco, "that West—the viper—he beats anything. Yes, let's have over the dear colonel."

Lulu ran off to her room. Mr. Dacres, winking to himself, which he often did, got his hat and tripped off.

"I'll give him a hearing this very moment," he said. "The old ascetic! my old Mount Tabor, indeed! nice monk of the desert. Confound his impudence!"

He set off, and repaired to the Place, where West's rooms were, and in his jovial and "light-of-her-eyes" style accosted "the little maid" that opened the door. "I want to see the master, my dear. Tell him I'm below."

The girl shook her head, and said, "He is not well at all, sir, I fear, and can see no one."

"Oh, I know, I know. He'll see me, never fear. Shall I go up to his room?"

"Impossible, sir," she said. "He is not up even. Indeed, sir, you can't."

"Well, tell his sister, Miss Margaret."

"No, monsieur; you can't see any of them."

"Oh, this won't do at all," said Harco, raising his voice so as to be heard. "This hiding and holing won't answer. I'm not to be put off in this style." Suddenly a door opened, and he saw West's figure before him—the pale face, but the fiery eyes.

"Come in here," he said, with an air of authority. "I am not well, and see nobody; but I heard what you said. What is it you want?"

"Why, I want this," said Harco, with some bluster. "I came to speak about a piece of your behaviour, Mr. West, which, I must take the liberty of telling you, I think devilish unhandsome, and shabby too." West stepped back.

"I am not in the humour for this sort of thing," he said, impatiently. "You must go away—to the café—anywhere, if this is all you have come for."

Harco coloured. "What do you mean?" he said. What's the meaning of this, sir? Look at that. Here's Trotter writing over that he saw you, and gave you messages for me, which you have suppressed and cushioned. Yes, sir, and from what I call mean and unworthy motives, which we all know. Now explain it, if you can."

"I explain nothing. Make what you like of the transaction."

"Oh, come, come," said Mr. Dacres, losing his temper, "this won't do at all. You must explain—or, by the Lord, sir, as sure as I stand here, I'll go over this whole place and *post* you."

"Do it, then, as speedily as you can," said Mr. West, coldly. "Then you will find that I know how to deal with you. You must leave this house *now*."

"Then let me tell you," said Mr. Dacres, "that your plot has failed. I am astonished at any one, with the heart of a man, trying to strike at a poor girl through her father! But there are others to help her and me. Colonel Vivian, sir, is a gentleman and a man of honour. He has taken this Trotter matter in hand."

A curious expression came into West's face. "Then I hope he will be able to help you."

And Mr. West abruptly retired, leaving Harco utterly confounded at the fellow's assurance. "I'll match my fine hermit yet." He turned to the maid who was standing there: "Miss West, please!"

"She has gone away."

"Let me see. Gone away! When? where?"

"To Paris, I believe, sir," said the girl, looking round.

"To Paris?" repeated Mr. Dacres, really and not theatrically astonished. "Oh, I must see about this." He was going past her, when the figure of Constance appeared on the stairs. She spoke to him coldly, but firmly. Dacres never relished her.

"Mr. West has passed a very bad night," she said. "Do, please, go away."

"Oh, of course, of course," he said. "Here's news, though! So Miss Margaret West has taken a trip for herself. Has she gone off with any one?"

"I can tell you nothing," said Constance,

in the same icy tone. "You can want nothing with her." He went away, utterly mystified.

"But I'll not be humbugged," he said, working himself into a rage, "by him, or any like him! I mind the day when I made Coulter eat his words in the bar-room, Q. C. and all! And my Jack over there won't escape. I'll have him out on the sands as soon as look at him."

When he got home, he met the pretty Madame Jaques, who had herself come over with a note for Miss Lucy. Mr. Dacres, in good spirits at his last resolve, had met her on the stairs, and received her with the gallantry which he always kept for what he called a fine woman. He could have sung the "Light of her eye, that mirrors the skies," over her, and called her his "jolie Marie," which did not at all offend her.

"And how is our handsome colonel?" he said, gaily, after these compliments. "But what's up, my dear?"

"O mon Dieu, did you not hear, sir? He is gone away to-night."

"Gone away!" he repeated, in genuine amazement and anger. "What the deuce do you mean, woman?"

"He went by the diligence. He was obliged to go. He will return, he says, soon."

"Return, he says. Here's a business. The scoundrel! I'll be after him, and drag him back by the neck, the mean hound! Here, Lucy, child, come out here." And, without ceremony, he tore open her letter and read:

"Dearest Lucy. What will you think of me! At half an hour's notice, I have to leave this for Paris. But I shall be back in a week at furthest. What I go for has something to do with our happiness, and may help to smooth away all difficulties. I shall count the hours till I see you again. Darling, take care of yourself, and don't be disquieted."

"Yours, VIVIAN."

#### CHAPTER XXXV. A BALL.

DISMAL evening! most mournful of nights! For Mr. Dacres, having found that his resources would not admit of his taking a chaise at Sody's to overtake the diligence, and "bring the blackguard back by the crop," had sunk into a moody state, and over some of the poor liquor of the country poured out grumblings and frantic threats commingled.

Poor Lucy made a better show; but there was a wistfulness in her face, and an eagerness in her eye, which the skilful understood and enjoyed. Still, she had hard trials at home, and the ill-humour and at times fury of the brilliant and genial Dacres were spent upon her lavishly.

The most curious change in him was a recurrence to Mr. West. "It served you right. There you had a sensible steady man, that loved you, and would have cherished you all his life long. A man of substance, too. None of your skipjacks, that are here to-day and gone in a moment. I told you how it would be. I warned you at the time, but I am never attended to." Latterly, too, Dacres had been a good deal harassed for money, and privately determined that

he would try and bring matters round with West. There had been a foolish misunderstanding; no doubt there had been faults on both sides; and, without a word to Lucy, determined to repair forthwith to Mr. West's. "It is a scandal the way we have neglected him. No wonder he's sulky; and that chit of mine is as skittish as a lamb. I'll patch it up with a little soothing. Harco, my boy, you've brought round a more hostile jury than that!"

These were sore trials for our Lucy; but she had hope, and was confident, and, though no letter had reached her, she was sure Vivian would return to her. She felt something like a pang when she heard of Mr. West's illness, something like sudden feeling that she had to do with this. Her gentle heart was inexpressibly touched with the picture of the lonely infatuated man, whose life seemed like exercise in a prison. What if she had been unkind, ungrateful? After all, his crime and his enmity came of loving her. She went to her father, as he came in, and putting her face up wistfully to his, said:

"I think, Harco, we should go and ask after that poor Mr. West."

Mr. Dacres freed himself a little impatiently. He was worried, and not in the humour for affection or endearment.

"Oh, he's well enough. He'll do well. He has a nice aide-de-camp there to take care of him. His precious sister is off—off to Paris, it seems."

"Off to Paris!" she repeated in wonder and alarm. "Then she is gone after him! Oh, papa, papa, she will do him some harm. I wish he was back with us again."

At any sacrifice, she must appear at the Guernsey Beauforts' ball, wear a show of happiness there, be watched closely by malicious eyes—in short, go through that dismal probation, a pardonable Spartan bit of acting—one of the sorest trials which fashion imposes.

The room in the *établissement* had been exquisitely decorated. Lenôtre, a famous gardener from Havre, had come over and superintended the flowers. The mayor had lent shrubs, in square tubs, from his grounds. The outside of the building was hung with variegated lamps. The whole town—the fishermen even—gathered in crowds to see the company arrive. Mounted gendarmes were on duty. The orchestra, reinforced also from Havre, was in the gallery. The supper was undertaken by "Le Buff," of the Royal. The decorations and upholstery were under the charge of the local "furnisher." It would be a superb ceremonial, and long remembered in the place.

By ten o'clock the guests were arriving. They were received in person by Mr. Beaufort himself and Mrs. Beaufort, that lady looking very worn, and having an air of fright in her face. She was sumptuously dressed. Mr. Beaufort was unusually gracious and voluble, all smiles and talk. Even Captain Filby, in a blue coat and gilt buttons and a puce-coloured under waistcoat, as he looked round, was a little confounded, and seemed to think those ruthless stories, which he had circulated so piteously, had been more or less logically confuted. Here was the maire, in

full official dress, and the maire's lady, bowing and bending; here was the *juge de paix*, the English consul, and the English clergyman. They all flocked in. And here, a little after, came Mr. Harcourt Dacres and his daughter. Any "taste of divarshion" made him forget everything, even, as he said, "if he was to be arrested the next hour." So he was all beaming smiles and ready wit.

A hundred eyes followed Lucy as she walked, leaning on the gay Dacres's arm, charmingly dressed, fresh as a rose-bud, but very nervous and sad at heart. What malicious eyes! what more malicious mouths, on which rested a meaning smile, and between which fluttered the scarcely whispered sentences: "I always said it would come to that;" "He got out of it, sir, and deserted her;" "Don't you see she's trying to bear up?" She comes here to show she doesn't feel it. It won't do—won't do, ma'am!" Need we say that this was Captain Filby's remark?

Mr. Blacker, too, was introducing, marshalling, pushing his way, making sudden swoops right through the room, riding roughshod over every obstacle, to seize on some gentleman or lady, whispering some agitated message. For one person he was looking very eagerly—Mr. Morton, and his friend, Mr. Parkes, "son, you know, of one of our English judges." Shading his eyes, peering down the room, rushing on these sudden expresses at surprised strangers who resembled his missing friends, Mr. Blacker was not a little disturbed. Suddenly a letter was brought to him, which he read with as much importance as if he was on horseback commanding an army in a battle.

"Bless me, where are they? Why don't they come in?"

But the charming Wilkinson was not there—neither that bewitching lady nor her husband. It had not yet got abroad that there had been a scene the day before, a reconciliation and making up, and determination to return home to their dear old England, which they said they wished they had never left. The packet, which sailed according to the tide, left that night at one o'clock, and they would get away privately by it from this wretched place, into which they wished they had never come. Yet there would, of course, come a time when they would look back to their gay life there, and quote incidents to their dull agricultural friends; and it is to be feared the bewitching Wilkinson often thought, not with displeasure, of the seductive Ernest Beaufort.

To Lucy, the sight of this gay scene, the lights, the flowers, the music, and the bright company, only made her more dispirited. Her little heart was heavy; she would not dance, though she was glad to see her dear Harco in such spirits, and his figure all but "capering," as he said, afar off. Somehow, before her was a faint hope that, before the brilliant night was over, something might come about. And to this door, where so many were coming in, her eyes were always wandering. Suddenly, to her astonishment, they fell upon a grim figure standing by itself, in some finery that was sober and

of an old-fashioned cut, and whose eyes were also wandering round the room in search of something. It was Margaret; and though for a moment Lucy felt the old repulsion, her real feeling was that of an overpowering tumult, half of uneasiness, half terror, for she had an instinct that *he* had returned also. For all through she had associated the two. Here was Margaret returned without him. Her heart sank. She fancied she saw a triumphant, defiant look in Margaret's face. She could not restrain herself, and, fluttering over, stood before her, down-cast and trembling.

"Oh," she said, "you have returned! Where is *he*?"

Margaret looked down on her coldly. "Yes, he has returned, but *not to you*!"

Lucy had, indeed, seen that handsome face afar off, flashing in a crowd of other faces. It was coming towards her: but she saw it was grave and sad. He did not speak to Margaret. Lucy flew to him.

"Oh, I am so glad," said Lucy, her joy prevailing over every other feeling of doubt and coming terror. "Oh, you have come back, I was afraid you had left us for ever."

Now she noticed the gloom and almost hopeless agony in his face. He said:

"Come away with me out of this crowd."

Margaret, standing by them like some evil angel, never spoke. She looked after them with her dull smile. "I shall wait and see this out," she said. And thus the pair passed through the room, to the amazement and disappointment of the crowd. What! come back, and in so dramatic a way?

"But there's a screw loose somewhere," said Captain Filby, "depend on it. Didn't you see the hang-dog look?"

Though she had a presentiment of some mystery coming, Lucy looked up fondly at her handsome lover now restored to her, as she made that gratifying progress through the room.

"Lucy, Lucy dear," he said, when they had got free of the crowd, "what will you say to me? I have returned, but, oh! it has failed! How shall I tell you? But we must not think of—of—marriage yet, for years perhaps; indeed, we should never have thought of it." She turned pale, and, stopping short, gave a faint cry.

"Listen a moment. There is one course which I *could* do, and which I *should* do; for you must not be sacrificed. I could wait—wait on here until a change came."

"And why not?" said Lucy, eagerly. "If you are willing, I am willing—as long—as *you* will."

"But that, Lucy, would be dearly purchased. I should have to leave the army. We are on the eve of some fighting, and for a colonel to desert his regiment—"

"No, no," said she, "never! As you say, it would be our disgrace. But," she added, almost passionately, "I know this dreadful mystery that seems growing in size every mo-

ment? I know it," she repeated, firmly, "and I believe and trust in you as much as I love you. There! I know what you shall do, and what you must do. You must go—leave this on the day fixed. Never think of me. I shall face these people, if I know that you are true to me—that will support me—and will look forward patiently to the day when I shall see you return."

A light came into his eyes. "Sweet, dearest girl, if you *can* have such a trust in me, I believe it to be the only course. Any other brings ruin and despair. Ah! see, she is watching us!" and they saw the figure standing not very far off, stiffly and haughtily, with her cold eyes on them.

"She hates me, and would kill me, I believe if she could," said Lucy, excitedly.

"Yes," she thinks, too, she has me in her power, and is watching my struggles; but we shall defy her yet."

"Why not now?" said Lucy, still excited.

"Tell her *now* of what we have resolved on. That would destroy all her wicked schemes. Come, quick!" Lucy eagerly drew her lover over, and was before Margaret in a moment, who still watched their approach calmly, "I know all," said Lucy to her; "and we have settled everything. He shall go; and I can wait—wait for years—until he returns when every obstacle shall have passed away—and shall hope and pray for his return."

"Yes," added Vivian, "and you can return to your unhappy brother, whose passions you are working on, with news that I defy your threats, and that this Dear Girl trusts me, and trusts me for ever."

Two bright triumphant faces were looking at her, full of love, hope, happiness, and security. In spite of her cold command of herself, a look of baffled rage worked in her features, yet it was the rage of the lioness who cannot protect her whelps. She said not a word; but, as they turned away, looked after them with a sort of despair.

"Then is this the end of all my schemes? They will be happy at last, and *he* wretched for ever! And I am to go back to his sick bed, where he is lying in feverish expectation for this great news. It will kill him. My poor, poor brother!" She was baffled, but she did not leave the ball-room yet.

No. 459, for February 8th, will contain the second Portion of

## HOLIDAY ROMANCE,

By CHARLES DICKENS;

And will be continued in each Monthly Part until completed in Four monthly Portions.

Next week will be commenced,

## GEORGE SILVERMAN'S EXPLANATION.

Also by CHARLES DICKENS;

And will be continued in each Monthly Part until completed in three Monthly Portions.

*The Right of Translating Articles from ALL THE YEAR ROUND is reserved by the Authors.*





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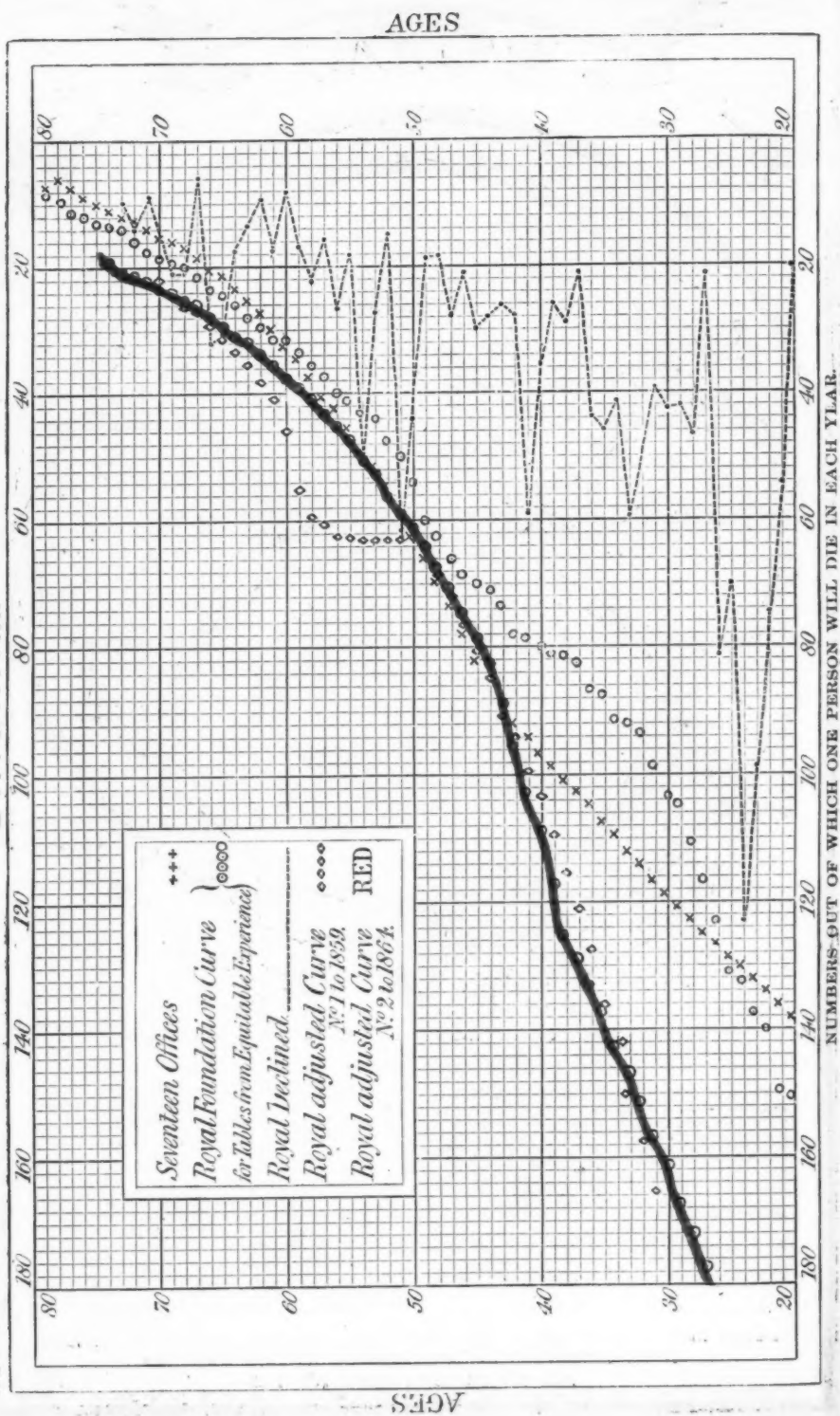
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**LARGE LIFE BONUSES HITHERTO ANNOUNCED BELIEVED TO BE THE LARGEST  
 EVER CONTINUOUSLY DECLARED BY ANY COMPANY ON  
 ALL ITS PARTICIPATING POLICIES.**

DIAGRAM.



*The favourable Mortality experienced by the ROYAL is exhibited by the Diagram, which shows the NUMBER out of which ONE has Died at each Age up to the end of the year 1864, compared with the NUMBER which had been EXPECTED by the Tables, and further contrasted with its Experience up to the end of 1859, and with the "Combined experience of Seventeen Offices."*

"I CONFINE myself to the experience of the seventeen Offices published in 1843. A few words will suffice to show the *particular and general* adaptation of this figure to its intended purpose.

To exhibit the first of these qualities, let it be supposed that the enquirer wishes to compare the Mortality experienced by the respective Offices named, on Lives aged 40 years.

By drawing his finger carefully along the horizontal line 40, to the points where the several curves cross the said line, and following with his eye the vertical line at those respective points to the top or bottom of the page, he will learn that

The "ROYAL" expected that 1 out of about 80 would die;

But, by adjusted experience to 1865, only 1 out of about 109 would die;

And by ditto to 1859 . . . . . 1 " " 104 would die;

Whilst by the combined experience . . 1 " " 97 would die.

Little will be required to show the *general* adaptation of the Diagram to exhibit the *success of the ROYAL in its Mortality*, and the *BENEFIT* THUS OBTAINED BY THE ASSURER WITH PARTICIPATION OF PROFITS in that Office. I refer here to the fact that every point on the left of the *ooo* curve, which it must be observed represents the Mortality *expected* by our Tables, shows more or less gain according as it is removed from or approaches thereto. Now, as the curve *ooo* and the one painted red, respectively depicting the adjusted Mortality of the ROYAL up to 1859 and up to 1864, are *entirely on the left of the ooo* curve, and some portions of them at a *very marked distance*, it is at once evident that everything in the *PAST* experience of the Company, as respects this important subject, has been *more favourable than could have been reasonably hoped for.*



## EVIDENCES OF GREAT PROGRESS.

### FIRE PREMIUMS.

1856 . . . . . £151,733

1866 . . . . . 447,000

1866 NEARLY THREE TIMES THE AMOUNT OF 1856.

### LIFE PREMIUMS.

1856 . . . . . £37,344

1866 . . . . . about 190,000

1866 FIVE TIMES THE AMOUNT OF 1856.

## RAPID GROWTH OF LIFE FUNDS.

1856 . . . . . £118,716

1866 . . . . . about 850,000

1866 exceeds 1856 by no less than £731,284.

## TOTAL FUNDS NEAR ONE MILLION AND A HALF STERLING.

The Actuary in his late Valuation Report stated his opinion that no less than £100,000 would be added annually to the Life and Annuity Funds, for the next ten years. This anticipation has so far been more than realized.

Funds in 1864, after division of Bonus . . £629,197

" 1866 . . . . . 850,000

*This shows an Annual Increase of £110,000, exceeding the amount anticipated.*



## EVIDENCES OF PROGRESS.

### FIRE INSURANCE DUTY.

The year 1865 as compared with the year 1864 shows that if the 3s. Duty had been maintained the total increase of Duty on the whole of the 62 Offices would have been £63,614. The increase of the Royal alone was £17,708 out of this amount, being nearly 30 per cent. of the Net Increase of the whole of the 62 Offices, and considerably more than one third of the increase realized by the remaining 61 Offices.



The BEST Instruments only dealt in.  
The inferior, showy Instrument  
entirely excluded.

---

*\* \* An Illustrated List on Application.*

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## PIANOFORTES

BY  
BROADWOOD, COLLARD, ERARD, CRAMER, KIRKMAN,  
and PLEYELL.

## HARMONIUMS

By DEBAIN and CRAMER.

---

### CRAMER'S THREE YEARS SYSTEM

---

This method of obtaining a Pianoforte or Harmonium was originated by CRAMER & CO., by whom it has been carried out with very great success. The third year since the introduction of the system has now terminated, and the Instruments that were hired during the latter part of the year 1864 have become the property of their hirers. The quality of the Instruments supplied has been found so superior as to call forth the most flattering recommendations from all parts of the country, and the result has been encouraging in no ordinary degree. So greatly, indeed, have CRAMER & CO.'S efforts to supply Pianofortes and Harmoniums on easy terms of payment been appreciated, that they continue to send out a greater number of first Instruments than the aggregate of all those active and intelligent who have adopted CRAMER & CO.'S system.

---

### PIANOFORTE

(THE LARGEST IN

207 & 209, R

CITY	-	-	-	-
BRIGHTON	-	-	-	-
DUBLIN	-	-	-	-
BELFAST	-	-	-	-

The BEST Instruments only dealt in.  
The inferior, showy Instrument  
entirely excluded.

---

## CRAMER & CO.

Desire to take this opportunity of directing special attention to their

### COTTAGE PIANOFORTE WITH CHECK ACTION,

a remarkably beautiful specimen of their recent manufacture. This Instrument is supplied on their Three Years System, at

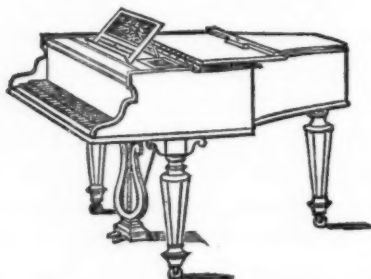
**FOUR GUINEAS PER QUARTER.**

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They would likewise bespeak the attention of the Public to their

### NEW GRAND PIANOFORTE,

SIX FEET LONG.



in Mahogany, 90 Guineas; in Walnut, 100 Guineas.

...ent, and pure-toned Pianoforte, occupying considerably  
...Grand, and retaining great power and effectiveness.

Years System the charge is

**GUINEAS PER QUARTER.**

---

(the largest in Europe),

**NT STREET, W.**

BLIN, WESTMORELAND STREET.  
LEAFST, DONEGALL PLACE.

The BEST Instruments only dealt in.  
The inferior, showy Instrument  
entirely excluded.

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## CRAMER & CO. LIMITED,

*LET on HIRE PIANOFORTES for  
THREE YEARS, after which, and WITHOUT  
ANY FARTHER PAYMENT WHATEVER,  
the Instrument becomes the Property of the Hirer :—*

28 GUINEA PIANETTE,

10 Guineas

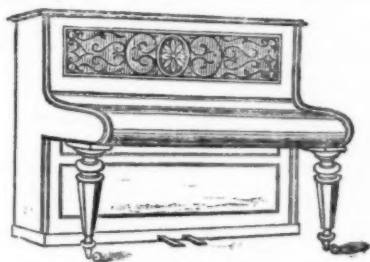
PER ANNUM.



42 GUINEA DRAWING-  
ROOM  
MODEL COTTAGE,

15 Guineas

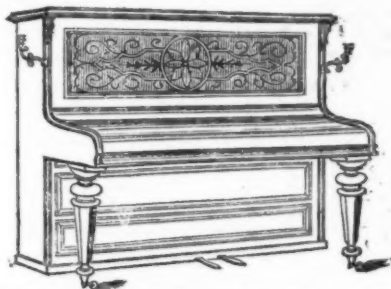
PER ANNUM.



60 GUINEA  
SEMI-OBLIQUE,

20 Guineas

PER ANNUM.



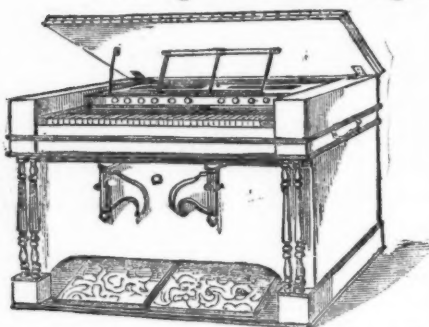
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CRAMER & CO. LIMITED,  
207 AND 209, REGENT STREET, LONDON, W.

The BEST Instruments only dealt in.  
The inferior, showy Instrument  
entirely excluded.

## THE 'CRAMER' HARMONIUMS

Are of the best manufacture, and are so *toned* as to be the  
most agreeable Drawing-room Instruments.



It may be particularly noticed that these Instruments are at the English Pitch, instead of the French, which is too flat to admit of the ordinary Paris Harmoniums being used with the Pianoforte; and also

that the various stops of the 'Cramer' Harmoniums are so distinctive in their effects as to preserve their individuality when used in the *grand ensemble*, approaching more nearly the effect of an Orchestra than has hitherto been attained.

	£.	s.	d.
1 Stop, 4 Octaves, Polished Oak, School Model .....	6	0	0
1 Stop, 5 Octaves, Polished Oak .....	9	0	0
5 Stops, 5 Octaves, Polished Oak .....	13	0	0
10 Stops, 5 Octaves, Oak, 2 Sets of Vibrators .....	16	0	0
13 Stops, 5 Octaves, Oak, Knee Action, 4 Sets of Vibrators	27	0	0
19 Stops, 5 Octaves, Oak, Knee Action, 6 Sets of Vibrators	42	0	0

If in Cases of Rosewood or Walnut, from 20s. to 60s. extra.

If with Percussion Action, £5 extra.

\*\*\* The Prices quoted are for Cash, and will be found very considerably  
modified from former Rates.

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201 & 209, REGENT STREET, LONDON.

CITY - - - - -	43, MOORGATE STREET, E.C.
BRIGHTON - - - - -	64, WEST STREET.
DUBLIN - - - - -	WESTMORELAND STREET.
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SWIFT & Co., Regent Press, King Street, Regent Street, W.





# INSURANCE COMPANY

ESTABLISHED 1836. EMPOWERED SPECIALLY BY PARLIAMENT.

## FIRE. ANNUITIES. LIFE.

FIRE PREMIUMS £818,055. 1866. £254,397 LIFE PREMIUMS.

INVESTED FUNDS £3,254,335 STERLING.

JUNE, 1867.

At the Annual Meeting of the Company, held on the 26th of February, 1866, a report for the past year was read, which showed,

<i>That the Capital of the Company actually paid up and invested was</i>	£391,752
<i>That the Fire Premiums for the year were</i>	818,055
<i>That the Losses paid and provided for under Fire Policies were</i>	628,152
<i>That 1,661 Proposals had been received for Life Insurances in the aggregate sum of</i>	929,270
<i>That 1,334 Policies had been issued insuring</i>	£740,608
<i>That 141 Proposals had been declined for</i>	81,600
<i>That 186 Proposals had not been completed for</i>	107,062
	929,270
<i>That the new Life Premiums of the year were</i>	24,523
<i>That the total Premiums were</i>	254,397
<i>That the claims under Life Policies with their Bonuses were</i>	188,355
<i>That Bonds for Annuities had been granted, amounting to</i>	3,488
<i>That the total Annuities now payable were.</i>	40,764
<i>That the Special Reserve for the Life Department Engagements amounted to</i>	1,856,493
<i>That the Amount of the Reserve Surplus Fund is</i>	971,410
<i>That after payment of Dividend there will remain a Balance of Undivided Profit of</i>	34,680

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## FIRE DEPARTMENT.

THE continued growth of the Company's Fire Business, and the rapidity with which its income outstrips itself, is altogether unexampled. The year 1866 gave a revenue in this department exceeding that of 1865 by **£80,000**. The year 1867 promises to give at least as large an increase over its predecessor 1866.

The Directors recognise an important trust in the position occupied by the Company, and estimate very highly the confidence and preference thus gratifyingly expressed. They endeavour to acquit themselves of the responsibility by using any influence they possess in promoting, as far as opportunity presents itself, the real interests of the public, by indicating to those, from whom higher rates may be demanded, the sources of the losses thus sought to be repaired; and providing for relief from the unwelcome impost by pointing out the changes in the character of risks, which will cause immediate reduction in the premium paid; by seeking to confine within some reasonable limit the deductions for commission which, intervening between the Insured and the Company, is a tax upon its constituents, created by extreme and unnatural competition, and by it maintained in its indefensible excess: by impressing upon all, the Public, the Agents, and the Proprietors alike, the vast advantages which institutions of this nature are calculated to confer, if their functions be rightly understood and employed, and their obligations be contracted, with integrity for their basis, and be discharged with a high-toned discrimination, and a well regulated regard for individual rights.

The business of the Company is extended to the British Colonies and to Foreign Countries, where its reputation is established as firmly as it is at home. The same principles guide the Directors in fixing the Premiums abroad as are followed here, and the results are very satisfactory.

To shew the great value of Insurance against Fire, as one of the prudential practices of the age, it may be stated that the losses paid by this Company alone, in the years 1864, 1865, and 1866, amounted to the enormous sum of **£1,780,000**, a sum, however, which was fortunately exceeded by the very much larger amount of Premiums received in the same time, namely, **£2,300,000**. These figures exhibit the magnitude of the interests protected by this Company, and abundantly testify to the liberality and promptitude with which its engagements are fulfilled.

**FIRE PREMIUMS for the Year 1866, £818,055 12s. 9d.**

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LIFE DEPARTMENT.

THE questions of whether there is in the Mutual System of Insurance any corresponding compensation for the want of a Guaranteeing Capital, and a responsible Proprietary, and is there any necessity for Capital at all in the conduct of a business which professes to be so regulated as to provide for its own liabilities, and to be able to determine what those liabilities will be in a given time, are frequently, and very properly, asked; and if it were practicable to define those conditions with certainty, and to secure that, under no circumstances could they be departed from, it cannot be denied that the Mutual System would be perfect, and that any other Capital than that supplied by the business itself would be a burthen on the concern. But it is because there is no certainty in this life, that the practice of Insurance exists at all. It is to correct the eccentricities of chance and change that events have been observed and registered, and probabilities been calculated, and precautions instituted to prevent the misfortunes of doubt and failure; and it is obvious that precautions, themselves depending on success in rightly estimating unknown results, can afford but a questionable foundation on which to rear a fabric of safe shelter from the consequences of erroneous appreciation, when determining the precautions it is necessary to take. Hence it follows, that the prudence of mankind generally asks for and elects a sufficient guarantee. The cost, controlled by active competition, is not great; the comfort derived from the feeling of security is deemed an ample compensation.

It is possible, however, to combine the advantage of a large capital with the postponement of the cost till provision for the reasonable participation in profits for the Policy holder, has been secured. And this is what this Company endeavours to do. Its system of GUARANTEED BONUSES removes its Insurances from the region of expectation only, and enables every one to feel that he is insured *not on speculation*. These Bonuses are not affected by the accident of a year in which the mortality has been exceptionally great; or by the occurrence of a panic, and a fall in the value of the funds or other securities just when the valuation is to be closed. They are independent engagements, based on ascertained probabilities indeed, but affording to those who take them protection from such variations in established rule. In a series of years the variations are not felt, but falling on a particular period, the results of that period may be distressingly disappointing. Therefore, is it important to guard against them.

LIFE PREMIUMS for the Year 1866, £254,397 9s. 6d.

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another, though entitled to Bonuses, or purchaser, or recipient of one of its  
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